



PHD

**Why "my money is always moving around": Moral narratives of relational wellbeing and the search for financial inclusion in Kenya**

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**Why “my money is always moving around”:  
Moral narratives of relational wellbeing and the search for  
financial inclusion in Kenya**

**Silvia Storchi**

**A thesis submitted for the degree of Doctor of Philosophy**

**University of Bath  
Department of Social and Policy Sciences  
June 2019**

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## Abbreviations

<b>ASCA</b>	Accumulating Saving and Credit Association
<b>CA</b>	Capability Approach
<b>CBA</b>	Commercial Bank of Africa
<b>CBK</b>	Central Bank of Kenya
<b>CGAP</b>	Consultative Group to Assist the Poor
<b>EA</b>	Enumeration Area
<b>ECD</b>	Early Childhood Development
<b>ESRC</b>	Economic and Social Research Council
<b>FINRA</b>	Financial Industry Regulatory Authority
<b>FSA</b>	Financial Service Association
<b>FSDK</b>	Financial Sector Deepening Kenya
<b>GPFI</b>	Global Partnership for Financial Inclusion
<b>KANU</b>	Kenya African National Unit
<b>KFSSG</b>	Kenya Food Security Steering Group
<b>KNBS</b>	Kenya National Bureau of Statistics
<b>K-REP</b>	Kenya Rural Enterprise Program
<b>KWFT</b>	Kenya Women Microfinance Bank
<b>MCS</b>	Market Case Studies
<b>MFI</b>	Microfinance Institution
<b>MFO</b>	Microfinance Opportunities
<b>NARC</b>	National Rainbow Coalition
<b>NGO</b>	Non-Governmental Organisation
<b>OECD</b>	Organisation for the Economic Co-operation and Development
<b>ROSCA</b>	Rotating Saving and Credit Association
<b>RW</b>	Relational Wellbeing
<b>SACCO</b>	Saving and Credit Cooperative
<b>SARSA</b>	SACCO Society Regulatory Authority
<b>SDT</b>	Self-Determination Theory
<b>SID</b>	Society for International Development
<b>SSI</b>	Semi-Structured Interview
<b>TA</b>	Thematic Analysis
<b>WeD</b>	Wellbeing in Developing Countries Research Group

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## **Abstract**

Evaluations of financial inclusion policy focus on access, use, and impact on poverty reduction. This research starts by proposing Sen's Capability Approach as a means to go further and evaluate it for how it expands people's valued financial opportunities through which to live a good life. Using semi-structured interviews with 34 respondents in two counties in Kenya, this thesis investigates how people understand wellbeing and how the financial practices valued by them also contribute to their living well.

By adopting a relational wellbeing approach, the findings show that although respondents place material dimensions of wellbeing at the core of their narratives, these are intrinsically relational and subjective. It is through the material that relationships are fostered and social identities constructed according to gender norms and life stages. Identities have a distinctly moral dimension. This fits within a higher moral order in which doing good and being God-fearing inform conceptions of the "good life" and, further, the way in which money is managed in that life.

Valued financial practices are those that are based on relationships of mutual support and honesty, and contribute to the moral dimension of wellbeing. Moving money between people – whether between individuals or groups – is found to be an intrinsic feature of relationships which in turn consolidate social and moral dimensions of wellbeing, and nurture a sense of belonging. These relational and moral aspects of the "good life" are notably missing when money is simply put away in a bank account.

The research shows how relational wellbeing complements Sen's Capability Approach to reveal a value framework for an evaluation of financial systems. It suggests that financial inclusion policy requires a perspective on the ways in which financial practices support conceptions of the "good life" if it is to build systems that expand the financial opportunities people have reason to value.



# Chapter 1: Introduction

## 1.1 The motivation for this enquiry

Financial inclusion has risen to prominence as a global policy goal. Adopted by the G20 in 2010, it has now become a development priority as it is expected to contribute to economic growth and poverty alleviation (GPFI, 2010). Originating with the microfinance sector's success in demonstrating that poor people are bankable, the focus within debates on financial inclusion started with emphasis on the development of institutions and products to serve them. More recently it has moved on to consider how low-income people actually engage with financial services. This has been marked by the rise of financial education programmes to improve people's financial knowledge and skills and the ability to take financial decisions (OECD, 2005; 2015).

My interest in how people manage their money and develop financial strategies that are meaningful to them developed when I was working for a South African non-governmental organisation (NGO), SaveAct, which, *inter alia*, facilitates training for savings groups in rural areas of the country. At the time, the concepts of financial literacy and capability, which I will discuss in Section 1.3, were very popular in the sector, as well as the use of (and funding for) financial education training. In partnership with Planet Finance (now Positive Planet) and Microfinance Opportunities, SaveAct conducted research to better understand members' money management strategies and how to support them in their financial decisions.

During that time, I had the opportunity to observe how the concepts of financial literacy and capability represented people as financially illiterate and unable to take appropriate financial decisions, and therefore being in need of training. There is a useful role for financial education in terms of teaching people how formal sector services operate. However, the rather negative characterisation of users as unable to take appropriate financial decisions was initially based on ideas derived from micro-economic models of rational choice regarding the making of optimal

financial decisions (Lusardi, 2008), rather than by observing individuals decisions in context. Moreover, having studied Amartya Sen's Capability Approach (CA) during my MSc in Wellbeing and Human Development at Bath, the concept of financial capability resonated with me, but not in the way in which it was commonly used in the sector. While in the financial inclusion literature the concept of financial capability was used to depict a problem to be solved, from the point of view of the CA, it implied the range of financial opportunities that low-income people were using to pursue a good life, understood as a life they have reason to value. This triggered my initial interest in exploring how financial capability could be conceptualised using the CA.

The enquiry therefore started with an examination of how the CA might reframe an understanding of financial inclusion. This revealed that it offered a means to shift attention from the individual's ability to make optimal financial decisions, to the ability of the financial system to deliver an expansion of freedoms that contribute to wellbeing – which I will expand on further below. However, at a later stage, during my data analysis, the limitations of applying the CA to examine what people's perceptions and experiences of living well and their financial strategies in pursuing a life they value became apparent. The review of literature on wellbeing was expanded in search of an approach that would allow a deeper exploration of the dimensions of living well that people value, and why they value them. The Relational Wellbeing (RW) approach was identified as a means to allow the deeper analysis of the data due to its conceptual framework that enables the identification of the subjective meanings of what people regard important to live well.

This chapter lays out the steps of this exploration and the research questions it raised. First, it presents the policy context of financial inclusion as a development policy goal. Second, it presents the rise of financial education and financial capability interventions in support of this policy and considers existing evidence of their effectiveness in improving people's financial decisions. Third, it discusses the evidence that evaluates financial inclusion in relation to poverty reduction objectives, showing that it presents weak results. Fourth, it discusses Amartya Sen's CA as a means of providing a normative perspective on the concept of

financial capability and financial inclusion. The use of the CA therefore offered the chance for a shift in the perspective of the enquiry to more specifically focus on how and in what ways financial inclusion enables people to do and be what they value compared to a narrow focus - particularly on economic benefit. This chapter also discusses the limitations of the CA approach that prompted the turn to Relational Wellbeing as a complementary framework for the exploration of how multiple dimensions of a good life, and how they interact, influence people's financial strategies. Lastly, the research questions that have guided the rest of the research journey and the structure of the thesis are outlined.

## **1.2 Financial inclusion as a development goal**

Financial inclusion as a policy goal is expected to contribute to economic growth and poverty alleviation (GPFI, 2010), and to enhance people's financial wellbeing as well as economic and social inclusion (Atkinson and Messy, 2013) through the provision of more affordable and appropriate financial services. Since its beginnings in microfinance, the focus of financial inclusion has shifted from microcredit for business investment to savings, and most recently to transactions and microinsurance, encompassing the whole range of basic financial services. The broadening of the focus is based on the hypothesis that building more competitive financial markets would result in more opportunities for inclusion (Porteous, 2004) of the 2.3 billion adults globally who are still without an account from a formal service provider (Atkinson and Messy, 2013) and most of whom live in developing countries (World Bank, 2014). Across several countries, Beck *et al.* (2007) found that the development of financial markets to reduce frictions is associated with a reduction in income inequality, an increase in the income of the poorest quintile and a reduction in the proportion of people who live on less than \$1 a day. Klapper *et al.* (2016) also argue that financial inclusion is a means towards the achievement of the Sustainable Development Goals of eliminating extreme poverty, reducing hunger and creating food security, achieving good health and wellbeing, and promoting gender equality and quality education by 2030.

By setting the goal of financial inclusion, policy makers support a world where everyone can access those financial services that are seen as necessary for

improving lives and reducing vulnerability (Cull *et al.*, 2014). Research has indeed argued in favour of safe, affordable and accessible services for the poor as a way to support their financial decisions (Collins, Morduch *et al.*, 2009). Based largely on the particular way in which the financial sector is shaped in developed countries, the financial services that are regarded as necessary to improve people's lives are provided by the formal sector. While the use of formal financial instruments is almost universal in developed countries, only 41% of the adult population in developing countries have accounts in formal financial institutions (Demirguc-Kunt and Klapper, 2012) and exclusion is more prominent among women, youth, poor people and rural residents (World Bank, 2014). The latest White Paper published by the GPFI (2016) specifically supports the inclusion of "working-age adults" into the formal financial system<sup>1</sup>, through "credit, savings (defined broadly to include transaction accounts), payments, insurance, and investments" services. Informal financial services have been found to be unreliable (Collins, Morduch *et al.*, 2009), although offering more flexibility and convenience, while formal financial services are considered more reliable and secure (Chaia *et al.*, 2013). Formalisation of financial services is, therefore, seen as an important aspect of financial inclusion (CGAP and GPFI, 2011). However, in its definition of financial inclusion the Global Platform for Financial Inclusion (GPFI) recognises that formal financial solutions may not always offer better value compared to informal providers (GPFI, 2016) and that in order to be considered financially included, access to formal financial services is not enough; it also has to be "effective" and demonstrated by the actual usage of those financial services that have been accessed.

Lack of use may not mean lack of access and many of those who are financially excluded may be so voluntarily (World Bank, 2014). In these cases, people may be able to access services at affordable prices but still decide not to use them. In its 2011 White Paper, GPFI (CGAP and GPFI, 2011) argues that clients who use informal service providers are those who either cannot access formal financial services because of, for instance, geographical distance or price, or those who do

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<sup>1</sup> This includes those providers that "have a recognised legal status and includes entities with widely varying regulatory attributes, subject to differing levels and types of external oversight" (GPFI, 2016, p. 6)

not want to access such services because of feeling unwelcome or lacking confidence and knowledge. Global Findex Data reported by the World Bank also shows that most of those individuals excluded from financial services were excluded because of insufficient money, living far away from financial services, lack of documentation and lack of trust in providers (World Bank, 2014). These motivations seem to fall under the term “involuntary” exclusion and in fact, neither GPI nor the World Bank even mention the lack of need as a motivation for non-usage. Based on the low level of formal financial services use in developing countries and the high interest in and use of informal financial services, Johnson and Nino-Zarazua (2011) suggest that the distinction between voluntary and involuntary exclusion may not be useful in this context. Rather, lack of use in developing countries can be assumed to be primarily caused by lack of access to appropriately designed services rather than voluntary exclusion.

A consideration of “effective access” therefore expands the focus of financial inclusion from services and institutional development to considering whether and how people actually use the financial services they can access. This focus has been reflected in the various financial education programmes promoted to increase financial inclusion. In fact, attention has increasingly been paid to an understanding of low-income clients’ needs (Seltzer and McKay, 2014) and the improvement of their financial knowledge, skills, attitudes, and behaviours (Gardeva and Rhyne, 2011; World Bank, 2014). This is combined with other initiatives aimed at developing new products and technologies, such as mobile banking, mobile payments and biometric information, that also play a big role in the future of financial inclusion (World Bank, 2014). Meanwhile, public initiatives and governments are seen as playing a critical role in ensuring fair and responsible development of the market and in the establishment of regulatory and legal frameworks (Gardeva and Rhyne, 2011; Lahaye *et al.*, 2017; World Bank, 2014).

The vision for financial inclusion and the initiatives so far undertaken by different players cover both the supply and the demand side of the sector, while addressing the importance of creating an overall balanced system. For the purpose of this research, the next section focuses more closely on the rise of initiatives aimed at



building financial literacy and capability, and which have shaped the discourse of financial inclusion in respect of people's financial strategies and decisions.

### **1.3 The rise of financial education and financial capability<sup>2</sup>**

Some authors have argued that poor financial literacy may represent an obstacle to financial inclusion (Atkinson and Kempson, 2008) and training in financial education and literacy is seen as a means to increase access and take-up of basic financial services (Xu and Zia, 2012). However, it is important to note that these ideas of financial education and literacy started in developed countries as a result of two major trends: first, a general shift of financial risks from governments to citizens, where more and more responsibilities for education and retirement costs are now sustained by citizens; and, second, increased complexity of the financial sector (OECD, 2005). These changes raised concern for both higher standards of consumer protection on the supply side and increased levels of financial literacy of clients on the demand side (*Ibid.*) to support people's ability to take decisions amid the wide variety of financial services that are available to them.

As a result, national surveys on financial literacy and capability proliferated both in developed and developing countries (Atkinson and Kempson, 2008; Kempson, *et al.*, 2013; Lusardi and Mitchell, 2011; OECD, 2005) and initial studies found positive correlations between financial literacy and financial behaviour (Hilgert, *et al.*, 2003). They found, for instance, that in developed countries, individuals who are financially illiterate<sup>3</sup> are less likely to participate in the stock market (Van Rooij, *et al.*, 2011), and less likely to save for their retirement (Lusardi, 2008). In these studies the concept of financial literacy refers to financial knowledge and skills, which are understood to be key determinants of the ways in which people manage their financial resources and use financial services (OECD, 2005) and are seen as teachable. Because of this, financial education programmes have proliferated in

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<sup>2</sup> More recently, the concept of "financial health" has arisen. As with financial capability, this new concept is an attempt to look at financial inclusion beyond levels of access to formal financial services and examining people's financial abilities and behaviours, such as planning and prioritizing, and managing debt (Rhyne, Kelly, Parker, Ladha, and Asrow, 2017). Its use has partly replaced that of financial capability. However, given its clear continuation of an etic perspective it is not discussed in this thesis.

<sup>3</sup> These studies measure financial literacy based on people's ability to understand 1) interest rates, 2) the effects of inflation, and 3) the concept of risk diversification.

both developed and developing countries (OECD, 2015). However, there is little consensus on what financial literacy actually is (Huston, 2010; Remund, 2010), and studies on the effectiveness of financial education programmes and the role of financial literacy in financial decision-making showed weak results both in developed and developing countries. First, they show that financial education may not necessarily increase the level of financial literacy (Bruhn *et al.*, 2014; Mandell and Klein, 2009). Second, even if that happens it is not clear that higher levels of financial literacy will lead to “better” financial decisions (Berry *et al.*, 2012; Bruhn *et al.*, 2014; Cole *et al.*, 2009; Hilgert *et al.*, 2003).

Hence, the focus on financial literacy started to expand to include further determinants of financial behaviour and has now been superseded by the concept of financial capability. This, by contrast, refers to a multitude of factors, such as knowledge, skills, attitudes, individual abilities and behaviours and recognises the social, cultural and financial contexts in which people take their financial decisions (Atkinson and Kempson, 2008; Collins, Zollmann *et al.*, 2009). Financial capability is therefore seen as multidimensional and composed of multiple domains (FINRA, 2009; Kempson *et al.*, 2013), recognising that people do not take financial decisions based only on knowledge and skills, but rather based on a combination of them, together with attitudes and emotions in context. For instance, the higher level of poverty in developing countries needs to be taken into consideration as it is necessary to distinguish between lack of income and lack of skills and ability to manage it (Kempson *et al.*, 2013). An exploratory study in Kenya argues that financial capability should therefore be measured independently from the level of income (Atkinson and Kempson, 2008).

Moreover, different practices relating to money management should not be taken *a priori* as a sign of not being financially capable and need to be evaluated in their particular contexts. Because of lower levels of education, financial capability needs to be understood and evaluated using simple concepts to which people can easily relate (Kempson *et al.*, 2013). Thus, it seems that using mathematical formulae to calculate compound interest in a rural and remote village may not be the best way to understand people’s ability to manage their money. The importance of understanding context in order to understand financial capability is noted by

researchers who claim that having an old-age pension in a country where pensions are universally provided is no sign of financial capability (*Ibid.*). However, the main studies on financial capability carried out in developing countries (Kempson *et al.*, 2013; MFO, Undated) fail to deliver on these points. They have focused on measuring and evaluating financial behaviours, such as day-to-day money management, budgeting and planning for the future, without considering that such financial strategies can assume different meanings and forms based on the social and cultural context. In addition, while this *excursus* on financial literacy, capability and education shows that the conversation in the financial sector has developed beyond provision and access to whether and how services are being used, these concepts still promote a particular vision of optimal financial decision-making and money management, focused on people's individual ability to take financial decisions.

The core ideology behind financial education that sees poor people as being financial illiterate has also been strongly criticized. Guérin (2012) discusses how systems of financial reasoning and calculations are embedded and are therefore specific to particular cultural, political and social contexts. The basic concepts of financial literacy and capability put forward as universal by the discourse of financial inclusion emanate from a very specific understanding of the world. Because of this, Guérin argues for a different understanding of the theoretical concept of financial literacy and shows how financial education programmes will be of little use unless they embrace local knowledge and understanding of financial concepts and frameworks. In addition, studies using the financial diaries methodology have shown that people living on low incomes in developing countries have complex and sophisticated financial lives, rather than being financially illiterate (Collins, Morduch *et al.*, 2009; Zollmann, 2014).

Along with weak evidence of the effectiveness of financial education programmes and criticisms of the ideological underpinnings of financial inclusion, economic anthropology and sociology present rather different perspectives on financial decision-making. Economic anthropology shows that economic relationships are social (Guérin, Morvant-Roux *et al.*, 2013; Shipton, 2007) and people's financial and economic decisions are influenced by social norms and cultural values (Wilk

and Cliggett, 2007), rather than only by economic considerations. This confirms that there are different parameters of valuation (Guyer, 2004) and that indigenous financial practices and terminologies can often be misunderstood and misrepresented by mainstream understandings and language used in the financial inclusion and capability narrative (Johnson, 2013; Johnson and Krijtenburg, 2014; Salazar, 2013; Shipton, 2010). This alternative view of financial decision-making is discussed in more detail in Chapter 2 where it will be shown that there is more to understanding poor people's financial strategies and decisions than this concept of financial capability allows.

#### **1.4 Evidence and theory on financial management behaviour**

Institutions promoting financial inclusion as a policy goal, like the World Bank (2014) and the Consultative Group to Assist the Poor (CGAP) (Cull *et al.*, 2014), show that there is growing evidence that the inclusion of more people into the formal financial system can boost poverty reduction and prosperity, while reducing inequality and supporting global sustainable development. However, they also indicate that the evidence about the effects of financial inclusion is not straightforward. With its roots in microfinance, the trend has been to evaluate the effectiveness of new financial services for poverty reduction, starting from the effects of microcredit programmes on households' living standards. A review of six randomized studies on microcredit finds that there is little evidence of a transformative effect from microfinance in terms of poverty reduction, improvement of living standards and social indicators (Banerjee *et al.*, 2015). Instead, Banerjee *et al.* (2015) suggest that if the goal of microfinance was to improve people's freedom of choice, rather than ending poverty, the sector would be closer to delivering it. Their review finds some evidence that business activities expand and improve, households have increased occupational and consumption choice, and there is an improvement in women's decision-making power and wellbeing – at least for Mexico<sup>4</sup>, measured by indicators such as happiness and trust in others.

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<sup>4</sup> The review covers the expansion of microfinance programmes in Bosnia, Ethiopia, India, Mexico, Morocco and Mongolia from 2003 to 2012.

A review of further 15 studies on microfinance concludes that microcredit has mixed effects on income levels and that some people are made poorer by it (Stewart *et al.*, 2010). The authors show that microcredit clients can choose to spend their money on non-productive consumption and long-term investment that do not have the potential to increase income levels, thus making microcredit clients poorer. They also show that some benefits of microfinance such as social cohesion, women's empowerment and long-term investment in children are not essential to increase wealth (Stewart *et al.*, 2010). Another review of studies argues that the validity of papers reviewed was too low to be able to draw "strong conclusions" for or against microfinance (Duvendack *et al.*, 2011, p. 72). A recent review of reviews also found that the effects of financial services on income, asset and spending indicators, and other social outcomes are small and inconsistent. In addition, no significant effects in terms of behaviour-change, such as spending and saving patterns, were found and effects on social outcomes such as health status were small or non-existent. On this basis, the authors "warn against unrealistic hype for financial inclusion, as previously happened for microcredit" (Duvendack and Mader, 2019, p. 7).

More recently, the focus has expanded to include other basic financial services, and studies have started to evaluate the impact of savings and micro-insurance services. Based on the recognition that several barriers to savings can lead poor people to under-save (Karlan, Ratan, *et al.*, 2014), new savings services are designed to remove some of these barriers and experimental studies have been used to evaluate the impact of these new services on poor people's living standards. Findings show that when offered better savings services, the level of savings grow and this has a positive impact on income growth and productive investments (Brune *et al.*, 2016; Dupas and Robinson, 2013a; Pande *et al.*, 2012), the level of health and education expenditures (Dupas and Robinson, 2013b; Prina, 2015) and female empowerment (Ashraf *et al.*, 2006).

It should be noted that timeframes of the majority of these field experiments are limited (between six months and two years) (Karlan, Ratan *et al.*, 2014), and the study conducted in Philippines shows that impact from these new services may not last in the long term (Ashraf *et al.*, 2006). In addition a review of studies on

microcredit and microsavings finds no evidence that microsavings increase participation in economic opportunities, although in some instances they increase the level of income, savings and expenditures (Stewart *et al.*, 2012). Other studies have shown that there is high demand for micro-insurance products and that agricultural insurances can support households during times of crisis (Janzen and Carter, 2013) while weather insurances can increase agricultural investments (Cole *et al.*, 2013; Karlan, Osei, *et al.*, 2014). However, this is a relatively new field of study and more evidence is needed.

Alongside this limited evidence to date, the ideological underpinnings of financial inclusion for poverty reduction have been criticised. Taylor (2012) points out that the financial inclusion narrative remains “grounded in a neoliberal framing of poverty as the outcome of exclusion” (p. 603), whereby the process of financial inclusion aims to provide poor people with access to formal credit and other services to unlock market opportunities that would otherwise remain unattainable. Based on the lack of strong evidence in favour of microfinance, Taylor argues that the financial inclusion discourse has renegotiated its claims as “offering tools to better manage the symptoms of poverty” (*Ibid.*), rather than as a way out of poverty.

According to Taylor, this narrative claims to do this through “consumption smoothing” a process of mitigating vulnerabilities in the short term with the promise of long-term improvements in income, human development and consequently poverty reduction. Nevertheless, Taylor argues that the financial inclusion discourse remains powerful in linking “the moral imperative to incorporate those who are marginalized from formal financial services with the developmental imperative of attenuating vulnerability through consumption smoothing” (*Ibid.*).

Thus, it creates a new “object of development” in those who are financially excluded that supports the need for the aid industry to present development initiatives as “rational processes that lead to predictable results” (Taylor, 2012, p. 604).

## **1.5 The rationale for this thesis: financial practices as opportunities for wellbeing**

During my time at SaveAct, I had the opportunity to observe and work with several savings groups. By getting to know some of their members and their stories, I could see that the value of these groups was wider than the savings and credit services they provided to members. Savings meetings were important ways for members, mainly women, to come together, establish new friendships, and nurture existing relationships, while talking about and doing business with each other. These members often showed high motivation levels and used a variety of strategies to save and plan for their expenses.

These observations clashed with the wider global focus on financial literacy and capability, concepts predominantly characterised through a normative language and a set of optimal financial behaviours, such as planning, budgeting, and saving for the future. Impulsivity and risk-taking behaviours, instead, were synonymous with a lack of financial capability and poor money management skills (Kempson *et al.*, 2013; MFO, Undated). These notions are influenced by what it means to be financially capable in developed countries, where formal employment and financial services are more widespread, and public services and safety nets more developed. They do not take sufficient consideration of the fact that livelihoods in developing countries are developed and maintained through multiple sources of income (Ellis and Freeman, 2004) and by taking up what may appear to be risky business opportunities in a context of high vulnerability and uncertainty.

The narrative around financial education for financial inclusion promotes the idea that there is a need to improve people's abilities to manage their money through the use of formal financial services for them to be able to access new investment and productive opportunities. This inevitably focuses attention on the abilities and skills that are needed to use formal services, rather than on understanding how people may meaningfully use their money and develop financial strategies in accordance with their own values, and taking into account the local cultural context.

Against this backdrop, this research therefore initially sets out to explore how the concept of financial capability could be conceptualised using the CA, as mentioned in Section 1.1, and offer a new perspective on how people develop strategies and take decisions about their finances in pursuit of what they value in life.

I was fortunate to receive funding from Financial Sector Deepening Kenya (FSDK). During my initial exploration of the relationship between the concept of financial capability and the CA I produced two papers for FSDK<sup>5</sup>. In the next section, I summarise the argument that this initial exploration produced. The reason for presenting it at this stage is twofold: first, to explain the origins of this research project; and second, to explain how this led me to complement the CA with the conceptual framework of relational wellbeing in this thesis. The CA allowed the link to be made between people's financial strategies and the debate on financial inclusion. While this was an important starting point for the enquiry, it soon became apparent that the CA's under-theorization of relationships and lack of attention to the subjective did not allow for a full engagement with the data on living well that had been collected in Kenya. Below is a discussion of the limitations of the CA and how they have been overcome through the addition of a framework of relational wellbeing, while still retaining the wider wellbeing framing of financial inclusion inspired in part by the CA.

## **1.6 Sen's capability approach and financial inclusion**

The CA was developed by economist and philosopher Amartya Sen with the intention of creating an alternative space for the evaluation and comparison of people's living standards and wellbeing. One of the main contributions of this evaluative framework stands in the paradigm shift that proposes that people's wellbeing should be evaluated based on what people are able to be and do in life

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<sup>5</sup> The content of section 1.6 and Chapter 2 were partly published in two working papers:

Storchi, S. and Johnson, S., 2016. Financial Capability for Wellbeing: An Alternative Perspective from the Capability Approach. Bath Papers in International Development and Wellbeing. No. 44. Centre for Development Studies.

Storchi, S., 2017. The Intrinsic and Instrumental Value of Money and Resource Management for People's Wellbeing in Rural Kenya. Bath Papers in International Development and Wellbeing. No. 51. Centre for Development Studies.



rather than on utility and commodities (Sen, 1980; 1985; Sen and Hawthorn, 1987). Sen proposes that inter-personal comparisons of wellbeing look at what people have reason to value in terms of “beings” and “doings” (functionings) rather than through what they desire or the goods they possess. Within this perspective, Sen (1999) defines functionings as “the various things a person may value doing or being” (Sen, 1999, p. 75), while capability is “the substantive freedom to achieve alternative functioning combinations” (*Ibid.*). In other words, capability is the combination of achievable opportunities that people have reason to pursue because they are valuable, while functionings are the actual achievements that they reach.

This conceptual approach allows a redefinition of financial capability as the bundle of reachable financial opportunities that people have reason to value in light of the “beings” and “doings” they value. It is argued here that within a certain context – with its opportunities and constraints – people have a variety of options as to how to manage their money and assets – their set of achievable and valued opportunities. They choose from this set on the basis of their wellbeing goals, thus developing a certain set of financial practices – their financial functionings (Figure 1). The CA shows that people are different. Therefore, so-called conversion factors, which are personal, social and geographical characteristics, influence the ways in which people convert assets and resources into valued financial functionings (Robeyns, 2005). The availability of financial services, together with individual conversion factors, act as filters to define the individual’s financial capability set (Figure 1).

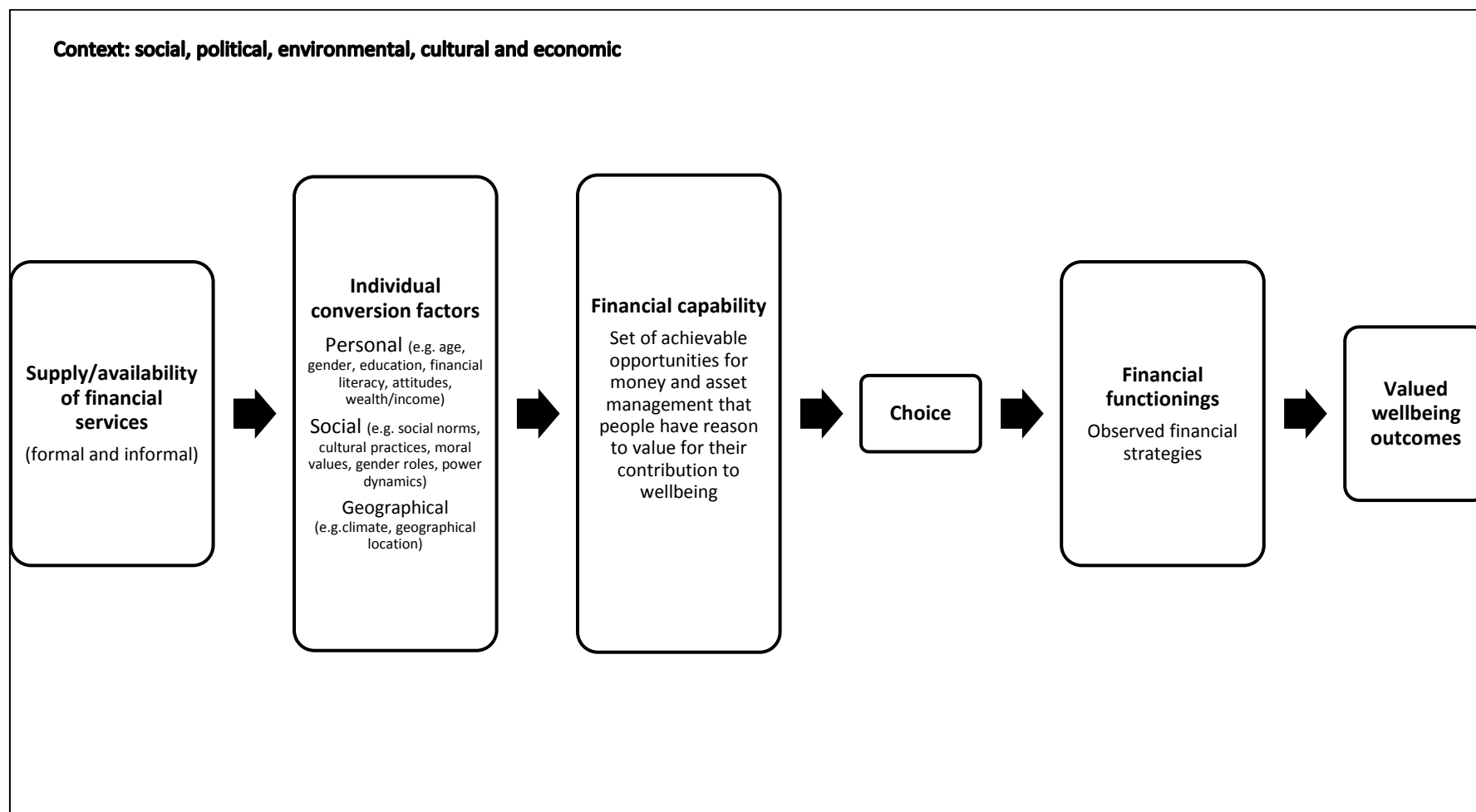
This perspective shifts attention from the individual’s ability to take appropriate financial decisions to the in/adequacy of the financial system to offer financial solutions that are in line with people’s values and wellbeing goals. The extent of opportunities that people have to manage their money (their financial capability set) is not only influenced by their level of knowledge and skills, but also by the social, political and economic structures in which they live and by how the offer of financial services fits within this broader context. This perspective is in line with Guérin’s critique (2012) of the ideological underpinnings of financial education and the creation of the financially illiterate poor as a category within the financial

inclusion narrative. By looking at the individual within his or her context, rather than only the individual's abilities and knowledge to take financial decisions, a new space for understanding the financial practices of poor people opens up.

By applying the CA to this field of study it becomes apparent that any evaluation of financial strategies needs to take into account people's wellbeing goals and values. Only by understanding what people value pursuing in their life and their life circumstances, can the appropriateness of their financial decisions be evaluated. The CA stresses the importance of people's freedom to choose the type of life they have reason to value among different opportunities and considers choice as being intrinsically important for wellbeing (Sen, 1999). Because of this, Sen argues that policies should focus on the improvement of the capability set (Sen, 1988). Similarly, this suggests that the goal of financial inclusion is that of increasing people's financial opportunities to pursue goals they value. This means that the value of financial inclusion does not exist in the services *per se* but in what those services allow people to pursue.

This approach highlights the potential for a much wider range of valuable goals that go beyond standard impacts on consumption, assets or poverty reduction, which tend to be the focus within a neoliberal view of financial inclusion understood to lead poor people into new market opportunities and out of income poverty (Taylor, 2012). This different approach may lead to a consideration of other important aspects of peoples' lives such as how services enable funds to be circulated within communities or how they support the development of meaningful relationships with others while not being profitable from an economic perspective. This can show that ways of managing money that run counter to a mainstream neoliberal perspective on poverty and financial decision-making can be appropriate and valued for reasons other than the economic. This approach also shows that there is no "optimal" set of financial behaviours that is the same for everyone across contexts.

Figure 1.1 A wellbeing perspective on financial capability



In the financial inclusion arena, there is a lot of discussion about adopting user-centred approaches and understanding clients' needs in order to meet them better (Seltzer and McKay, 2014). However, this conversation looks only at one side of the categories of needs, which are economic and financial, whereas shifting the focus on to goals people have reason to value allows the perspective to become more holistic, and recognises that what poor people regard as valuable is more than simply economic. In this way, any attempt to improve financial inclusion would be attuned to the social and cultural environment, and the financial sector would be more aligned to people's values and goals.

To summarise, applying the CA allows for a shift in the perspective on financial capability and inclusion in two ways. First, it permits a re-definition of financial capability as a set of financial and economic opportunities that people have reason to value in light of their conception of the good life, rather than a set of optimal skills, attitudes and behaviours. This shifts the focus from the individual to the sector, moving away from the focus on individuals and their responsibility for economic and financial decisions. This suggests a new angle on financial inclusion which evaluates how the financial sector is able to both meet people's needs and reflect their values through services that can enhance people's wellbeing, rather than solely through levels of adoption, mobile capacity, country commitments and regulatory frameworks (Lewis *et al.*, 2017). This does not imply that there is no role for financial education programmes, but rather points out that financial decision-making processes are complex and need to be evaluated in relation to the cultural and social context in which they are taken.

Second, it enables a move away from a neoliberal view of financial inclusion for income poverty reduction to a more holistic view of financial inclusion for living well. From the normative perspective of the CA, financial inclusion should indeed aim to deliver more than its initial claims of poverty reduction and income growth. This highlights the importance of expanding the way in which financial inclusion is evaluated and moves beyond standard indicators of income growth and poverty reduction towards an emic view of what poor people consider important to live well. This also points to the importance of evaluating financial practices based on their ability to promote wellbeing.

It is relevant here to note that although wellbeing is a broad term that has been used in many different disciplines (White, 2015), this thesis adopts this term with the understanding that “the ‘well’ qualifier makes the concept irreducibly normative, concerned with values and assessment” (White and Pettit, 2004, p. 5). This is in line with the normative perspective of the CA, which suggests that evaluations of wellbeing states are made on the basis of people’s valued “beings” and “doings”. The expressions of the “good life”, wellbeing and to live well used in this thesis are all underpinned by this normative perspective. Nevertheless, this thesis will also point out that even if people have an ideal conception of the “good life” – i.e. what it means to live well – the process of living a good life is in practice a daily negotiation of values that presents many challenges in reaching the ideal. This thesis explores the “being” of wellbeing, through the relational wellbeing approach, which considers the dimensions of material, relational and subjective wellbeing. The next section will expand on the complementarity of the CA and relational wellbeing.

### **1.7 Relational wellbeing for financial inclusion**

In this research project, the CA was the starting point and used as a normative evaluative framework that allowed the argument to be developed that financial inclusion policy, and the financial practices of poor people, should be analysed for their effect on wellbeing. However, after the first round of data collection in Kenya the limitations of the CA in enabling a deeper understanding of living well that would allow exploration of what was meaningful in people’s financial decisions, became increasingly evident. The limitations were twofold.

First, the question arises as to how to establish the criteria against which to evaluate whether people are living well. Operationalising the CA requires understanding what people value and why they value it. Sen’s proposed methodology is a process of public reasoning. This is obviously a methodologically difficult process for a doctoral study and an alternative was to seek a deep engagement with people’s views and visions of wellbeing. This became even more apparent during an initial phase of analysis undertaken in between data collection periods. Intending to understand why people value what they value, their

perceptions on what is important to live well, there was a need for an approach that allowed a deeper exploration of respondents' narratives to understand how they construct the meanings of what they value. Indeed, research conducted in developing countries to examine how poor people understood poverty shows that wellbeing is not regarded as purely material, but also social and psychological (Narayan *et al.*, 2000). In addition, while aware of Sen's critique of utility and commodities for comparisons of wellbeing and quality of life, Clark argues that the focus on capabilities and functionings should not exclude attention to those commodities and mental states that often also impact on people's wellbeing and quality of life both intrinsically and instrumentally (Clark, 2005).

Second, during the first stage of analysis it became apparent that the way in which living well had been presented by respondents was intrinsically relational, since respondents never talked about the good life in individual terms. Given that the CA has been criticised for not taking into consideration the intrinsic role that relationships and society have in shaping people's views and experiences of wellbeing, thus being rather individualistic (Deneulin, 2008; Evans, 2002; Ibrahim, 2006; Stewart, 2005; Teschl and Derobert, 2008), it became evident that a relational approach to analysing wellbeing was needed. This would have also been more in line with the anthropological perspectives on financial practices that highlight how financial relationships are also social and how people attribute social and relational meanings to money and commodities – literature that had been reviewed prior to data collection. Deneulin and McGregor (2010) also argue that individual freedoms are created and defined through relationships and that it is through meanings that are socially constructed that people are able to convert their material opportunities into “doings” and “beings”.

This research therefore required a wellbeing perspective that could better capture what people value and why they value it – that is the subjective meanings they give for these valued beings and doings. Alongside this is the need to move beyond the individualistic perspective to recognise the relational aspects of wellbeing and better understand how these are supported by people's financial strategies. Work on wellbeing includes literature on quality of life, happiness, and subjective wellbeing (Diener *et al.*, 2010; Easterlin, 1974; Graham, 2011; Michalos, 2011;

Noll, 2011; Ryan and Deci, 2001; Ryff, 1989; WHOQOL, 1993). These strands have mainly been influenced by the fields of economics, health and psychology and this type of research has largely been conducted in developed countries. On the other hand, research on poverty and livelihoods in developing countries tends to embrace a more holistic view of people's lives and their experiences of living well (Copestake, 2008; White and Ellison, 2007), taking into account the cultural and social dimensions of living well (White, 2006).

For the purpose of this enquiry, the concept of relational wellbeing (RW), with its origin in anthropology, sociology and geography, was useful to explore the interaction among various dimensions of wellbeing. RW offers an approach which allows for the exploration of wellbeing as emerging through and belonging to relationships, while at the same time considering both material and subjective dimensions (White, 2015). The material dimension of wellbeing is perhaps the better known, as development studies and practitioners have long evaluated improvements through income and assets. However, RW also takes into consideration the subjective dimensions of materiality: how people feel in relation to their material wellbeing and how the material is embedded, shaping and shaped by relationships (*Ibid.*). Perhaps more fundamentally, RW is closer to the disciplines and perspective of anthropology and sociology that I will adopt in exploring how people manage their money and economic resources. These aspects of RW are presented more extensively in Chapter 3.

## **1.8 Research questions**

This chapter has laid out the policy claims and theoretical underpinnings from which this research emanated. It examined the rise of financial inclusion as a policy goal and two fields of intervention aimed at increasing financial inclusion: the increased interest in financial education and capability to support people's financial decisions and their use of financial services; and the evolution of financial services for poor people. Impact evaluations for both fields of intervention show limited and mixed findings. This encouraged an application of the CA to the concept of financial capability and inclusion and a review of the disciplines of economic anthropology and sociology, which study financial practices as social

and cultural practices (Chapter 2). Consideration of the CA resulted in a new perspective on financial inclusion that seeks to focus on factors beyond core economic poverty indicators, such as income, assets and consumption (Duvendack and Mader, 2019) and to evaluate financial systems *inter alia* for their ability to enhance people's pursuit of their conception of a good life. This approach shifts the perspective away from the individual with his or her skills and abilities to his/her wellbeing. This evaluative approach frames the enquiry of this research towards how and to what degree people's financial practices contribute to their wellbeing. The concept of relational wellbeing offers an opportunity to overcome some of the limitations identified in the use of the CA and provides the means for a deeper exploration of wellbeing dimensions and how they connect to economic decisions (Chapter 3).

Based on this initial exploration, this research was narrowed down to two focus areas. First, it looks at people's views on what constitutes a good life; and, second, it explores people's financial practices. The two main research questions are:

1. To what extent and in what ways do wellbeing approaches offer a means to better understand low-income people's financial practices?
2. How do low-income people's financial practices support their wellbeing?

In the particular context of this research, the following empirical questions were posed:

1. What are people's experiences and values regarding what it means to have a good life in Kenya?
2. What are low-income's people's financial practices?
3. How have these practices contributed to the experience of a good life?
4. Why do they value their financial practices and what are the meanings that are related to these practices? Specifically, what are the social relationships and cultural values that influence how they manage money and their choice of some management practices over others?



## 1.9 The structure of the thesis

The rest of the thesis is organised as follows.

Chapter 2 presents a literature review of money and financial practices from the perspective of economic anthropology. It starts by using Polanyi's perspective on the substantive economy and it continues by presenting anthropological literature on money, gifts, credit and debt and savings. This chapter highlights the subjective meaning of money and financial practices and in particular points to the meanings and social relations involved in money management.

Chapter 3 presents an *excursus* on wellbeing approaches before reviewing in some depth the relational wellbeing approach proposed by Sarah White based on the work of the Wellbeing in Developing Countries Research Group of the University of Bath and her subsequent research projects. This chapter then draws together the perspective of economic anthropology on money and financial practices and the dimensions of the relational wellbeing approach adopted. Chapters 2 and 3 set the basis for the analysis presented in the empirical chapters.

Chapter 4 presents the methodology of this research. First, it introduces the ontological and epistemological perspective of social constructionism that is adopted in this thesis and how this fits with qualitative approaches for researching wellbeing and financial practices. It then presents the different fieldwork and analytical stages, concluding with discussions on ethics and reflexivity.

Chapter 5 presents the research context in two ways. The first part of the chapter covers the current state of financial inclusion in Kenya: this covers national data on the use of financial services and findings from previous qualitative research. The second part of the chapter reviews anthropological literature on the main ethnic groups living in the two research sites, presenting social and cultural norms of the Gusii people of Nyamira and the Kamba people of Kitui. This offers deep context for the analysis of what it means to live well for the respondents of this research.

Chapter 6 is the first of three empirical chapters. It presents the analysis of what it means to have a good life for the respondents in this research. It shows that a

good life is conceived and happens through relationships that allow respondents to embody their social identities. These are characterised by social expectations and responsibilities based on life stages and gender norms. In addition, this chapter shows that respondents use moral narratives to present themselves as moral subjects, trying to behave in the right way towards others. Their conception of the “good life” is based on moral values and a religious view of the moral order. However, it also highlights the discrepancies between the ideal conception of the “good life” and the actual ability of respondents to live well.

Chapter 7 explores informal inter-personal resource exchange practices that were the most frequently mentioned financial practice in respondents narratives concerning managing money for living well. It shows that even small exchanges of KSh100 (£0.8) acquire a valuable meaning as they allow respondents to nurture and develop new relationships, construct positive social identities and behave according to the moral order of generosity and mutual support presented in Chapter 6. It shows that it is through resource exchange that people acknowledge each other and their role in society, show appreciation and respect. Similarly, it is by helping others that respondents acquire respect and social status. However, it also shows that when people deny help when requested, and are reputed to be able, the refusal creates a mismatch between the social and moral order to which respondents aspire and the reality, thus creating disappointment and sometimes damaging social relationships.

Chapter 8 is the last empirical chapter and presents two further ways of managing money discussed by respondents: group-based money management through *chamas* (groups) and bank accounts. It shows that circulating money within groups allow respondents to, for instance, construct social identities, new friendships and develop a sense of social connection. The collective mode of development represented by *chamas* is underpinned by the moral values of mutual support and generosity that are important to live well. On the other hand, the evidence shows that for most respondents it is difficult to establish a mutually supportive relationship with a bank and a sense of association with it. It also argues that putting away money in a bank account does not directly support the construction of relationships, social identities and the ability to act morally towards others.

Chapter 9 summarises the research and presents the contributions of this thesis to the literatures on wellbeing in Africa and financial inclusion. It argues that exchange relationships of support, inter-personally and through groups, are intrinsic for the construction of wellbeing, since they allow respondents to enact their social relationships and embody the values associated with a higher moral order. It is by circulating money through relationships that respondents make money work for themselves: they can show themselves to be hard-working, generous, caring, appreciative and responsible towards other family members, friends and community members. By contrast, putting money away in a bank might give social status and a sense of achievement and pride, but the individualistic mode of operation promoted by banks does not fit with the social and moral conception of the good life put forward by respondents. This chapter concludes by proposing that financial inclusion policy tap into the social and moral value framework of wellbeing presented in this research. Initiatives for financial inclusion would promote services with which people can establish long-term and reciprocal relationships. It suggests the sector adopt a qualitative and emic research perspective in order to better understand how financial practices and services can contribute to this value framework and promote wellbeing. The question remains as to whether the private sector will be able to make this paradigm shift and present itself as a trusted and reliable development partner for low-income people.

## **Chapter 2: Money and financial practices: perspectives from economic anthropology**

### **2.1 Introduction**

Economic anthropology presents people's financial and economic behaviour as being embedded in cultural norms and social relationships. It shows that there are modes of valuation and calculations that take into account dimensions beyond the economic. It understands behaviour as created through relationships and within a socio-cultural context. It argues that behaviour and modes of valuations may be considered appropriate and rational in one context but not another. This chapter reviews literature from the field of economic anthropology that offers an alternative perspective from which to explore financial practices and how these support wellbeing in comparison with the etic view of financial strategies offered by the financial inclusion and capability narrative presented in Chapter 1.

This chapter sets out by presenting the ideas of Karl Polanyi who sought to reinstate understanding of the economy as embedded in society and to explore economic behaviours through their social dynamics, values and meanings. These ideas are expanded upon through the work on human economic behaviour by Wilk and Cliggett (2007). The chapter then introduces research on money and gifts that show how resources, including money, are symbolic and assume different meanings and values depending on the relationships in which the exchange happens. Thereafter, the chapter reviews how these perspectives have been applied to financial behaviours around credit, debt and savings. It concludes by summarising the relevant themes used for an analysis of people's financial practices in relation to their wellbeing.

### **2.2 Reinstating economy within society**

In his well-known work "The Economy as Instituted Process", Karl Polanyi (1957) offers an alternative view of the economy, which does not originate out of choice among scarce resources but rather around the relationship between individuals

and the social and cultural environment in which they live. Polanyi's work was a reaction to the formalist revolution in economic. Polanyi proposed the economy as substantive and socially embedded in contrast to formalist economic models. Formalists were interested in people's choices and the rationality of their action in the process of choosing among scarce means for certain ends. Formalist economic analysis rotates around the market system where labour, land and money are commodified and quantified through prices. Polanyi aimed to reinstate an analysis of the economy within its social context, referring to it as substantive and concerned with the relationships that economic exchange involve. He was concerned with the way exchanges are structured by social institutions. Polanyi argues that only when the economic process is instituted within society can it have unity and stability: the human economy "is embedded and enmeshed in institutions, economic and noneconomic" (Polanyi, 1957, p. 250).

Polanyi argued that there were additional principles ensuring the unity and stability of the economy rather than exchange alone, with the rational maximisation of scarce resources as its driver. These additional principles are the processes of reciprocity and redistribution. He describes reciprocity as a form of exchange between similar groups, and redistribution as the exchange happening between a centre and a broader group of people, the latter revealing a system of hierarchy and authority. These forms of integration of the economy and society presuppose the existence of particular symmetrical institutions or groupings for reciprocity to work, and the existence of some hierarchical structure that involves a centre for redistribution to work. In contrast with reciprocity and redistribution, it is a system of price-making markets that enables exchange. Reciprocity and redistribution are present, often together, in nonmarket economies (Polanyi, 1957).

Wilk and Cliggett (2007) argue that the substantivist-formalist debate is an expression of a much older debate between relativists and universalists on the role of culture. While relativists think that cultures are very different (especially primitive cultures) and thus cannot be understood using Western scientific tools, universalists believe that objective tools can be used to understand all cultures because human behaviour is basically the same everywhere. Similarly, formalists

focus on universal economic behaviour and believe that all individuals, no matter the external context, behave in a rational maximizing way, while substantivists look at particular institutions, structures and the processes of the economic systems. Polanyi offered a substantive approach to economic anthropology, posing questions about the values behind certain economic decisions and why people want what they want (Wilk and Cliggett, 2007) and do what they do.

The intention of this research is in line with the questions that substantivist economic anthropology asks of the field of economic decisions and behaviour. The research seeks to understand the relationships, values and meanings behind people's decisions, and offers a broader perspective on financial decisions for wellbeing.

### **2.3 Multiple motives of economic human behaviour: self-interest, society and culture**

This section presents the model of human economic behaviour developed by Wilk and Cliggett (2007) which takes into consideration the plurality and flexibility of human motives. The authors argue that many economists believe that even in the presence of different cultural values, people will “use the same logical tools to translate their values into ordered preferences and then seek to maximize them in a predictable way” (*Ibid.*, p. 118). On the other hand, anthropologists have used the concepts of ideology and symbolism to describe human behaviour according to different values. An ideology provides people with a certain normative view of the world, formed by a set of logical statements, and this view is adopted as real either consciously or unconsciously. According to symbolism, people desire things not because of themselves but because of the values and meanings that they represent (*Ibid.*). For instance, people may associate having money with power and control over their life and other people's lives and this is why they desire having more money, rather than wanting more money as an end in itself.

In their book *Economies and cultures: Foundations of economic anthropology*, Wilk and Cliggett (2007) reject three approaches to human economic behaviour that suggest individuals' actions are driven by either their self-interest, social interests or moral values. Indeed, societies have shown that people can behave in very

different ways at any given time and that people will behave on the basis of different motives in different circumstances. Therefore, the authors claim their goal is “to show that all can be seen as rational, but at different scales and in different contexts” (*Ibid.*, p. 190).

They argue that actions can be driven by very short-term goals but also by a long-term focus that can be considered “altruistic” or “moral” when the time scale goes beyond the life span of an individual. The authors argue that because culture was there before the individual and will be there beyond the individual life-span, all behaviours guided by cultural values can be defined as “moral” or “altruistic” because they are not concerned with immediate individual self-interest. On this time scale, the movement from rational to altruistic behaviour is seen as a sort of continuum. This morality of behaviour is still considered rational because it is based on moral principles that are infinite. On the other hand, the authors show that “on this temporal scale, what is rational on an immediate basis may not be rational at all in the long term, and vice versa” (Wilk and Cliggett, 2007, p. 191).

The authors (*Ibid.*) argue that individuals take decisions also based on a social scale. When the group of people that the individual is considering when taking decisions becomes bigger and more vague the decision moves towards a moral decision which is far removed from the individual self-interest. The authors suggest using this framework in order to understand and study human behaviour without having to use a reductionist model. By taking into consideration the time and social scale of decisions, the authors want to show that human motives are not only multiple but they are also variable.

Instead of talking about particular types of behaviour or individuals, Wilk and Cliggett (2007) highlight the importance of studying the relationship between motivations and human decisions. By using this model of human economic behaviour to explore people’s economic decisions, the authors argue that such decisions should be understood as an ongoing construction, rather than something following specific behavioural and attitudinal patterns (Wilk and Cliggett, 2007). In this vein, it is relevant here to briefly introduce Bourdieu’s idea of social practice. In his *Outline of a Theory of Practice* (1977), the author discussed

the notion of intersubjective social practice. According to Bourdieu, social actors are 'virtuosos' (1977, p. 79) because they do not act according to precise rules but rather they know so well their role in relation to others and what other individuals would regard tolerable based on a common, and yet not definitive, understanding that they can improvise. For instance, Bourdieu presents this intersubjective dynamic discussing that the process of maintaining honour among the men of the Kabyle is based upon continuous agreements and negotiations among men.

According to this perspective, "the final determination of correct action is not whether one rigorously followed an *a priori* rule but rather whether one's actions are interpreted as appropriate and proper by other individuals" (King, 2000, p. 20). Since there is no pre-existing rule of action, Bourdieu argues that individuals act according to a "sense of practice which is established and judged by the group" (*Ibid.*, p. 20) so that appropriate action is only a "negotiated and temporary" state (*Ibid.*). This shows that while actions are not hindered by rules, they are restrained by other individuals, who will judge upon them. Thus, any action is inevitably social, because it is based on the "socially created sense of practice created by other individuals" (*Ibid.*). In line with Bourdieu, this thesis adopts the concept of financial practices as financial decisions that are continuously negotiated for their appropriateness through relationships and based on the cultural context.

The work presented in this section has implications for the exploration of the ways in which people manage their money. Substantivism implies that financial decisions are a result not only of self-interest but also of societal norms and cultural values. Therefore, the "rationality" or "appropriateness" of such decisions should be evaluated by taking these norms and values into consideration, as well as how people construct them. Financial decisions are therefore to be understood as a series of practices that people negotiate on the ground, based on the social and cultural context. According to this view, money management behaviours that look irrational according to the current normative view of financial capability can indeed acquire new meanings and sense if they are observed from a broader perspective that includes societal and cultural values. Indeed, as we will see in the next section, individuals manage their money taking into account different temporal frameworks and the wellbeing of other people. By broadening the



perspective on rationality, it is possible to explore people's economic and financial behaviour according to their own values and meanings.

## **2.4 Anthropology of money**

Economic anthropologists have shown that money is not only modern money: shells, stones, and brass rods all served as money in different societies and at different times. They argue that money has no quality in itself "apart from its uses, which depend on the traditional transactional modes of each culture's economy" (Furnham and Argyle, 1998, p. 20). Money acquires certain meanings and values within the processes of production, consumption, circulation and exchange, and its symbolism is an ongoing construction within each culture (Parry and Bloch, 1989). Therefore, economic anthropologists show that money is associated with different values and meanings in different societies. The following two sections discuss how money has been understood and described in the work of Georg Simmel and thereafter how more recent work by Keith Hart, Jonathan Parry and Maurice Bloch, and Jane Guyer has expanded that initial understanding.

### **2.4.1 Symbolic and relational value of money**

Georg Simmel (1990 [1978]) argued that the impersonality of money would cause a loss of values in modern economies since it constituted a "threat to the moral order" (Parry and Bloch, 1989, p. 3). In particular, Simmel thought that on the one hand money was a way to increase freedom because people were able to engage in a higher number of transactions, expanding the circle of people they could transact with and allowing "possession at a distance" (*Ibid.*, p. 5). On the other hand, according to him, money caused the breakdown of family relationships and social bonds, thus facilitating social disintegration. Simmel argued that money was impersonal because it allows the measurement of everything by using the same yardstick and can be a means to all ends. He believed this impersonal character of money would reduce all relationships to anonymous and impersonal relationships. Because of the importance given to money in changing society, Parry and Bloch (1989) argued that it is not surprising that anthropological studies opposed monetary transactions to non-monetary transactions through a series of oppositions such as traditional and modern, pre-capitalist and capitalist, gift

economies and commodity economies, which had the power to mask the real importance of money in pre-capitalist economies.

Anthropologists studying primitive societies were concerned about the disappearance of moral and societal values through commodification and the introduction of Western money. This money was often seen as the tool of impersonal relations and transactions, compared to relationships based on moral values and duties found in primitive societies (see Malinowski in Wilk and Cliggett, 2007). However, anthropologists and sociologists have since taken a less hard line approach to the prediction that “impersonal” money within a capitalist system would reduce everything to quantifiable objects, thus being responsible for the loss of values and morals in modern economies. Further studies of local economies have shown that money does not homogenize everything as it was thought and modern currencies do not always replace traditional currencies.

Additionally, social scientists argued for the subjective value of money and things, which was constructed through relationships and exchange. A subjective and constructivist approach to the value of money and things moves away from the idea of “impersonal money”: money is instead conceptualised as something that acquires different values and meanings depending on its uses and the economic transactions in which money is involved. Money, it was argued, can be embedded in the social structure and be the origin of new relationships (Maurer, 2006).

In the same way that early anthropologists presented primitive economies in contrast to modern economies, theories of money were also developed following a dualistic approach. On the one hand the classical orthodoxy of money sees money only as a commodity the value of which is defined by the market, while the so-called token theories of money describe it as a “symbol for something intangible, an aspect of human agency” (Hart, 1986, p. 645). According to Hart, money is the common measure of value for all the transactions but its value is not based on an objective truth (Hart, 2005). For Simmel, value is constructed through transactions rather than defined by the market (Appadurai, 1986). Value is thus created subjectively. Sahlins (1976) also discussed value in subjective terms saying that “values are arbitrary, not universally grounded in labour or property. Value is

symbolic, a system of signs with its own logic and order” (in Wilk and Cliggett, 2007, p. 143). This understanding of the value of money as subjective and created through exchange offers a richer view of money compared with the current narrative on financial inclusion and capability.

#### **2.4.2 Economic transactions: multiple and simultaneous systems of valuation**

This section reviews the work of Hart, Parry and Bloch and Guyer to show how some of the latest work in economic anthropology has overcome dichotomies of personal/impersonal money and objective/subjective value, yet maintaining the view that the values and meanings of money are constructed through exchange. For instance, Hart (1986) presents a view of coin money as representing both the relationships among people and as something that is detached from people. Highlighting the head and tail on either side of a coin, Hart argues that the head represents the power of nation states, it is a sign of political authority and the fact that money is a symbol of the relationships among individuals within a society. On the other side the tail of the coin represents the quantitative value of money and thus the relationship with things. This is independent of people; indeed the same coin can have the same function in the hands of different people. This side of the coin is related to the anonymity of market transactions. Hart argues that both sides of the coin are important as well as their relationship to each other. In this way, he proposes “a dialectical synthesis of money’s two sides, namely the relationship between persons and things in a social world dominated by both states and markets” (Hart, 1986, p. 650).

Similar to Hart, Parry and Bloch (1989) also develop an understanding of money that is relational, fluid and dynamic: “What money means is not only situationally defined but also constantly re-negotiated” (Parry and Bloch, 1989, p. 23). In order to understand the meanings of money, Parry and Bloch (1989) argue that it is important to consider the two transactional orders found in most descriptions of economic and social systems. In particular, they identify a short-term cycle of exchange which is normally associated with the negative connotations of “individual appropriation, sensuous enjoyment, luxury and youthful vitality” (*Ibid.*,

p. 24). This is the locus of transactions among strangers, impersonal market exchanges, and competition. However, these impersonal transactions are always also linked to long-term goals where other priorities and values are at play, such as the reproduction of the household or of a higher cosmological or social order. Individualistic exchanges are allowed only in so far as they remain subordinate to long-term goals. In each social and economic system reviewed by the authors, some sort of symbolic practice acts as the connection between the short-term and long-term goals, transforming the meanings of money from negative to positive. For instance, in one of Parry's examples from India, "even wealth acquired through the most devious means by merchants, bandits and kings is unproblematic so long as a proportion of it is gifted to Brahmans as part of the long-term cycle of cosmic purification" (*Ibid.*, p. 25).

These purification rituals legitimize individual acquisition; they will eventually sustain the long-term social system. However, for this dual transactional order system to work, the authors claim, the two spheres of transactions need to be kept separate in order not to reduce the higher cosmological world to the individual, while at the same time maintaining the relationship because the short-term system needs to sustain the long-term cycle. Ultimately, conversion between the two systems depends on morality (Parry and Bloch, 1989). The coexistence of a short-term system and a long-term social or cosmic order allow different human motives to be at work simultaneously. This fits with the model presented by Wilk and Cliggett (2007) where individuals present different motives on both a time and a social scale such that multiple motives can coexist and change.

The duality that is still associated with the theories of Hart, and Parry and Bloch is overcome by Guyer in her work titled *Marginal Gains* (2004). At the beginning of an exploration of value and economic transactions in Atlantic Africa, Guyer shows how the earlier definition and use of spheres of exchange offered by Bohannan about the Tiv economy in Nigeria was far too simplistic. Guyer argues that instead of clearly defined spheres of exchange where different money types operate, reality reflects a far more complex situation, a context in which spheres of exchange overlap, geographic locations and institutions determine exchanges and means of exchange can be used in different spheres. Similarly, Guyer uses

ethnographic work to show that the idea of a uniform and rational method of valuation and the concept of equivalence used in the West are rather misleading representations of the ways in which exchanges happened in Atlantic Africa. She argues that prices are not created following the neoclassical economic theory where demand and supply intersect but through different scales of value that are simultaneously at play in the same transactions and through an asymmetrical cultural construction of transactions (Guyer, 2004; 2007). Guyer (2004) shows that the coexistence of different types of money and valuation methods is what allows people to make marginal gains: this rests in the individual ability to overcome disjunctures between different scales of valuation.

Economic anthropologists, such as Guyer, have shown that the assumption that monetization and commodification will lead all economies to adopt a uniform standard of valuation is not realistic (Geschiere *et al.*, 2007). Sarah Berry (2007) uses Guyer's representation of different ways of valuation to expand the debate on the economic and social meanings of value. Berry shows that all economic values are "situational", as they always depend on the context. In particular, economic values are created and constructed through the act of transaction (social processes) and although buyer and seller may agree on the price of a certain commodity their ideas of what is being exchanged may be very different.

According to the view offered in this section, values are "situational" and ambiguous. They depend on context, are constantly re-negotiated within transactions and fluidly move in and out of spheres of exchange that are governed by different priorities and timeframes. This allows the coexistence of different human motives behind behaviours and moralities, where the more self-interested and short-term system is always subordinate and always sustains a longer-term higher cosmological order of things.

#### **2.4.3 The morality of gifts and commodity exchanges**

The study of pre-capitalist societies based on gifts often sought to provide a criticism of capitalism as an immoral system based on impersonal monetary transactions and focused only on profit and wealth-making (Wilk and Cliggett, 2007). Parry and Bloch (1989) refer to the comparison of coastland and inland

villages in the Trobriands used by Hart (1986) to show that the boundaries between commodity and gift exchanges are quite thin and exchanges can easily move from one to the other type of exchange. Appadurai (1986) carries on this argument, pointing out the fluidity of the two categories – gifts and commodities – as they move in and out of social relationships. In the same way as things move from commodity to gift and vice versa, Shipton (2007) shows that Luo people transact in very different ways: the same people who contribute to funeral and other rituals can also behave as profit-seeking individuals. These examples confirm the inadequacy of dualistic systems of categorisation. As shown by Wilk and Cliggett (2007) they illustrate that individuals behave according to different motives and it is these very motives which define whether a thing is a gift or a commodity in any particular situation.

Mauss' studies on societies based on gift exchanges, such as the eastern Melanesians, the Kwakuitl and the New Zealand Maori, argue in favour of the morality of such exchanges (Wilk and Cliggett, 2007). However, he questioned the nature of gifts, asking whether gifts are really free and pointed out that they usually imply something in return. He highlighted that reciprocation is the key moment in this exchange process; it is through reciprocation that people maintain social connections. Because the gift contains part of the giver, reciprocation is seen as an obligation – the part of the giver that was embedded in the gift (concept of *hau* or the spirit of the gift) has to go back or be returned to the giver (*Ibid.*), while not reciprocating would mean to lose status and honour. The most important feature of Mauss' theory of the gift is that exchanging gifts is about building and maintaining social relationships and not about the gifts themselves.

More recent work on gifts and exchange has taken a more philosophical approach. Both Georg Hegel (2003) and Jacques Derrida (1997) (referred to by Wilk and Cliggett, 2007) have used the concept of mutual recognition. "In order to exist as social self-conscious beings, individuals must recognize and be recognized by other individuals. Gifts, in this sense, create individuality" (*Ibid.*, p. 168). Exchanging gifts is a way of recognizing each other and is always concerned with social relations (Wilk and Cliggett, 2007).

Based on the work around gift exchanges, the concept of morality in economics has become associated “with the particular set of principles inscribed in reciprocity-based, non-capitalist societies” (Browne, 2009, p. 9). However, more recent work in anthropology (Parry and Bloch, 1989; Wilk and Cliggett, 2007) has started to overcome such dualism between pre-capitalist/gift societies and capitalist/exchange economies. Browne argues for a recognition that all economic systems emerge out of a social context where there is a key set of moral norms. In this way, the author continues, morality is also present in a capitalist society where it “gets reworked to match up with the reworked terms of the economy” (Browne, 2009, p. 13). Consequently, the work of researchers is to study different types of economies without using frames of judgments developed in a different social context, so that it is possible to understand how morality works in different settings (*Ibid.*). The next section reviews anthropological studies on credit and debt relationships, which have also shown how reciprocity and morality play an important role in monetary exchanges in modern societies.

## **2.5 Anthropology of credit and debt**

Economic anthropology has more recently also paid attention to credit and debt relationships as cultural and economic practices. Within these recent contributions, cultural anthropologists have shown that relationships of credit and debt are not only economic issues but also social and cultural (Guérin, Morvant-Roux, *et al.*, 2013; Shipton, 2010). Through an exploration of lending and borrowing practices in Western Kenya, Shipton (2007) shows that “loans and repayments are shaped as much by norms, beliefs, and social organization as by supplies, demands, and prices” (*Ibid.*, p. 209). Shipton (2007) also offers a new approach to credit and debt using the concepts of entrustment and obligations, and shows that such economic relationships are highly symbolic. Moreover, several studies of local practices have revealed that when lender and borrower do not share the same morality because, for instance, they come from different social and cultural systems, the understanding of the terms of the relationship may not coincide, creating discrepancies in the relationship. This often starts with the use of terminology that, however internationally recognised in the financial sector, may be strange to the local participant and therefore differently interpreted

(Johnson, 2013; Salazar, 2013; Wampfler *et al.*, 2013). The following two sections explore this literature in more depth, pointing towards a more multi-faceted understanding of debt and credit relationships, and to its implications for an exploration of poor people's financial behaviours.

### **2.5.1 Relationships of entrustment: reciprocity, temporality, social norms and power asymmetries**

In *The Nature of Entrustment*, Parker Shipton (2007) argues that because a great amount of economic life appears to be symbolic it may make little sense to talk about accounts when discussing credit and debt. The concept of an account often comes with the assumption that accounts must be settled while Shipton shows that relationships of credit and debt rarely are completely settled and this is often in the interests of both parties. Shipton argues that, because credit and debt relationships are also social relationships, "a loan or entrustment (of a cow or goat, for instance) can express trust, constituting a kind of social circuitry as kinetic as electricity. In Africa or elsewhere, a life in which all debts were settled would be a frozen life of atomized individuals – no life at all" (Shipton, 2007, p. 208). Similarly, Graeber (2011) argues that relationships of debt are constitutive of human societies; debt serves to maintain relationships and without it we would isolate ourselves from the rest of the world. This perspective implies that all human beings are continuously being debtors in some relationships and creditors in others.

Expanding on credit and debt, Shipton talks about relationships in which people are entrusted financial or other types of resources. This relationship brings with it an obligation: people trust that such entrustment will be reciprocated sometime in the future. Through this wider perspective, relationships of entrustment and obligation involve not only monetary resources but economic resources such as land, labour, animals and also humans. Resources are momentarily transferred and will be returned later on, implying that the relationship will continue across time. The different temporalities involved in credit and debt relationships are also highlighted by Peebles (2010), who argues that "the crucial defining feature of credit/debt is its ability to link the present to the past and the future" (*Ibid.*, 226).



Shipton (2007) shows that relationships of entrustments and obligations do not only involve contemporaries: an obligation may be passed on to the next generation, through a series of expectations as to how and when the entrustment will be returned. For instance, a beneficiary of school fees may be expected to provide food or shelter to the “sponsor”, or support the new generation of the sponsor through the school system.

The temporalities of these relationships also imply that the values of what was exchanged in the first place may change and what seemed to be a fair loan at the beginning may not be so when it is time for repayment. Indeed, the obligation to return, differently from credit, does not imply that the resources entrusted need to be returned in the same quantity and type: an obligation can be returned in some other form which may be economic, political or symbolic. Debts mutate and the potential for asymmetry between what was lent and what is repaid is always present so that the possibility of ending such relationship and squaring the accounts seem complicated and unlikely (Shipton, 2007).

Relationships of entrustment imply some sort of reciprocity over time. Sahlins (1974) defines three types of reciprocity: generalised, balanced and negative. Generalized reciprocity exists when attention is not really paid to what is given and there is not a clear expectation as to when and what will be reciprocated. This is normally characteristic of household relationships. Balanced reciprocity implies that something of similar value will be given back in a certain time frame. When this does not happen, the relationship may end. Such reciprocal relationships may be frequent with friends and extended family. This is also normally the type of reciprocity that would be attributed to market exchanges. Platteau (1997), for instance, finds that balanced reciprocity is common in arrangements of mutual insurance in rural communities, such as those Senegalese and Indian fishing villages studied by the author. The last type of reciprocity described by Sahlins is negative, characterising those situations where people try to get something for nothing and it is mostly seen in settings where people do not know each other (Sahlins, 1974). Shipton (2007) shows how Sahlins’ grades of reciprocity may well be at play within relationships of entrustment and obligations: for instance, relationships between intimates would more often not entail the repayment of

interest or the requirement of collateral to secure the loan compared to relationships with cooperatives and banks.

Thus the types and terms of debts that people enter into greatly depend not only on how close borrower and lender are but on who they are and what their social positioning is, their age and gender, as well as class, ethnicity and caste (Shipton, 2007). Guérin, Morvant-Roux *et al.* (2013) show how in India, women must choose their sources of credit very carefully in order not to lose their moral status. Indeed, in areas where social control over women's bodies and sexuality is still very strong, if a woman borrows from a man who is outside her family, she is easily labelled as an "easy woman" or a prostitute and at the same time is at risk of sexual harassment and exploitation. In the same study, the authors also show how sources of credit are strictly linked with social hierarchy: class and caste define the sources. For instance, it would be degrading to borrow from someone from a lower caste while at times it is also inappropriate to lend money to people with a lower social status. The authors found that these cases would create problems and embarrassing situations when the time for loan repayment comes (Guérin, Roesch *et al.*, 2013).

The examples used above show how the social and economic aspects of credit and debt are closely intertwined. These relationships of debt and credit normally assume the pre-existence of a relationship of trust between the lender and the borrower. However, while a debt relationship "can provide protection and solidarity, and a means of expressing reciprocal trust and respect, when it is not honoured or is too imbalanced, it can be a source of humiliation, shame, exploitation and servitude" (Guérin, Morvant-Roux *et al.*, 2013, p. 13). On the one hand, debt relationships are embedded in social relationships and, on the other hand, they shape those relationships. Therefore, debt relationships are characterised by social hierarchies and power asymmetries: they are "fragmented and hierarchical" (*Ibid.*, p. 12). However, such asymmetries and power relationships are fluid and constantly renegotiated; indeed, individuals are involved in various relationships where they play both the role of creditor and debtor.

Most anthropology of credit and debt has discussed debt and credit in a hierarchical way so that credit is seen as liberating for the creditor while debt is burden for the borrower; credit is power and debt is weakness (Peebles, 2010). However, in reality, a borrower may be able to exert some power over creditors, especially when the amount of the loan is high (Guérin, Morvant-Roux *et al.*, 2013). Ultimately, because debt relationships do not involve only wealth but also power, both parties may have good reasons not to end the relationship. Graeber (2011) argues that debt happens often between individuals who consider themselves equals. They are not in a state of equality during the time of the debt, which is a time where the morality of hierarchy prevails; however, they have the ability to restore such equality. Therefore, debt “is just an exchange that is not been brought to completion” (Graeber, 2011, p. 121). Differently from Shipton, Graeber suggests that accounts can be settled and debts repaid. When this happens, equality is restored and the two parties can walk away. Thus, according to Graeber, debt is a “creature of reciprocity and has little to do with other sorts of morality” (*Ibid.*).

### **2.5.2 Different moral values and valuation systems: local reinterpretation of credit and debt**

This section discusses cases where different moralities and valuation systems lead to local reinterpretation of the terms and conditions of credit and debt relationships, ultimately causing misunderstandings between lender and borrower. Shipton (2007) argues that it is important for both parties to have the same understanding of the relationship of entrustment, because different understanding of the terms of the relationships can undermine the social relationship between the two parties and create difficulties in ending such relationships.

Shipton (2007) questions the use and understanding of the concept of “moral hazard” which is normally used in situations where someone defaults despite his or her ability to repay. For instance, in Western Kenya, an obligation towards an ancestor may be taken much more seriously than an obligation towards a bank. Similarly, a rural farmer in Western Kenya who does not repay an institutional loan

in order to pay hospital or school fees for family members may be labelled “delinquent” by the institutional lender, while for the rural dweller a delinquent would most probably be that person who ignores an obligation of support towards family. People prioritise among their creditors and develop “thresholds of responsibility” (Shipton, 2010, p. 227) that are based on different understandings of morality. Likewise, it is not the case that the rural borrower does not want to repay the institutional loan, even if there may not be a great sense of obligation towards an external bank that does not have a face and will not provide help in a future emergency. Rather, it is the case of a different morality at play where the social distance between lender and borrower plays a key role in the way in which the economic relationship evolves and is understood.

In the collection of work *Microfinance, Debt and Over-Indebtedness* edited by Guérin, Morvant-Roux *et al.* (2013), several authors show how terminology and concepts used by microfinance institutions (MFIs) can acquire different local meanings that can cause misunderstandings and distorted relationships between borrowers and lenders. This happens in an environment that is quickly evolving. Relationships between NGOs and beneficiaries are commonly making way for contracts between MFIs and their clients, where the sustainability of the MFI’s takes priority (Johnson, 2013). According to local norms, if someone is still willing to pay the debt, no matter how delayed the payment is, the situation is not defined as “default” and the relationship is still in place. At the same time, it is difficult for an external organisation such as an MFI to discern between willingness and unwillingness to repay. As a result, many MFIs now refer to a point in time after which the borrower is considered “unwilling” to repay and certain measures are taken to recover the funds. However, the two understandings clash with each other and any action from the MFI may result in a disruption of the relationship between the borrower and the organisation (*Ibid.*).

Along similar lines, Salazar (2013) shows how the concept of solidarity used by MFIs is differently interpreted at the local level. As used by MFIs “solidarity” refers to social collateral that translates into the need for a co-signatory in any loan application. In reality, the use of solidarity in this way is changing the social and familial relationships: in Mexico people are now restricting the networks of people

they trust to family members only and are reluctant to act as guarantors outside of those boundaries. In addition, people tend to think that when they sign for a loan for a friend or family member they are doing this person a favour rather than entering into a potentially onerous obligation. People assign local meaning to being a co-signer, no matter the explanation given by the MFI, and because of this meaning they are normally instantly compensated by their friend or family member, for example, through the payment of one day's wages.

Thus, local people reinterpret the terms of debt through their view of morality and the values they attribute to social relationships. While this may often appear more clearly in debt and credit relationships that involve local borrowers and international lenders, misunderstandings of credit and debt relationships can also affect relationships between relatives and friends coming from the same social and cultural environment.

At times, local and international perspectives also present different views about valuation systems. For instance, Wampfler *et al.* (2013) show that while juggling with money is often synonymous with struggling and over-indebtedness by international financial standards, in several contexts it is the product of a household strategy to manage money and uncertainty by using different financial institutions, or different products from the same financial institution at the same time. This becomes useful in a rural setting, where income and expenses are often seasonal and agricultural activities require considerable financial inputs at specific times of the year. Using different services and institutions can help households plan credit and repayments to better serve their needs. Informal credit may serve to close the gap between needs and formal credit. The development of these strategies depends on monetary criteria such as the cost of credit but also upon other criteria such as the distance to the service provider or its discretion. These strategies are more sophisticated than they appear and respond to various rationales and objectives. Juggling can also be a strategy to maintain a varied social network as debt relationships can strengthen and confirm certain relationships (Guérin, Morvant-Roux, *et al.*, 2013).

Shipton (2010) also notes that the concept of interest may assume quite different connotations for rural people in Africa; for instance, interest may be linked to seasonality and harvest cycles instead of linear accumulation over time. Interest in agrarian areas may thus be calculated as a fixed proportion of what was lent, rather than linked to the passage of time. This example by Shipton also points out how different systems of calculation are in place in entrustment relationships, depending on the specifics of the setting and the social relationships. Again, we encounter a situation in which the different systems of valuation underlined by Guyer (2004) in West Africa and the idea of value as situational (Berry, 2007) are more appropriate concepts for a study of economic relationships.

The fairness of any debt relationship is not only evaluated based on the monetary value of the goods and services that are lent, but also on the “symbolic correspondences and parities” (Shipton, 2007, p. 14) that are established in each transaction; and the practices of entrustments and obligations are continually adjusted based on the particular situation. Values are not only determined by quantities but also by quality (Shipton, 2010). A bad and expensive debt is rarely the most financially expensive; instead it is the one that undermines the reputation of the family and its status in the social hierarchy (Guérin, Roesch *et al.*, 2013). When calculation frameworks are not only related to quantities, they can serve several purposes such as “making ends meet, respecting social structures, positioning oneself in local social networks and hierarchies, or asserting or attempting to assert one’s individuality” (Guérin, Morvant-Roux *et al.*, 2013, p. 11). According to this view, juggling is also a form of calculation that responds to both economic and social reasoning: people try to substitute expensive debts with cheaper loans but they also take into account temporalities and social motivations such as multiplying and diversifying social relationships (*Ibid.*).

Different valuation systems often coexist with different spheres of exchange, which are also relevant for relationships of entrustment and obligation. While studying the practices of the Luo in Western Kenya, Shipton (2007) found something similar to what was first described by Bohannon: Luo people use cash from socially approved activities and exchanges for funerals and marriage

payments while cash from unapproved activities, such as selling patrimonial land or cannabis, is not normally used for special purposes without incurring spiritual dangers for oneself or the family. Similarly, Luo people show that not everything can be exchanged with everything else, such as marrying daughters in exchange for food. However, there are exceptions to such spheres of exchange and the boundaries are much more fluid than were described by Bohannan for the Tiv society in Nigeria. In case of famine, families did marry their daughters for food without attracting negative judgments from neighbours, and some young Luo people seemed far less concerned than the elderly about keeping good and bad money in separate categories. Guyer's analysis of Bohannan's spheres of exchange also pointed out that "one can simply lift off the boundedness of the model and connect each sphere to its regional trading networks, to see not barriers but institutions that facilitated asymmetrical exchange across value registers" (Guyer, 2004, p. 28).

Ultimately, it is important to note that poor people do not always take out credit for emergencies or in a reactive way. No matter how risky they might be, their financial strategies are part of wider aspirations to improve their wellbeing and circumstances and those of their families (Guérin, Morvant-Roux *et al.*, 2013; Salazar, 2013). The connection between financial strategies and the pursuit of wellbeing is discussed in the next chapter.

## **2.6 Anthropology of savings**

In contrast to money, debt and credit, anthropology has focused much less on the theme of savings. However, saving and its different forms have been variously discussed, especially in the field of behavioural economics and economic psychology. For instance, studies in developing countries have shown that poor people can and do save (Collins, Morduch *et al.*, 2009; Schreiner and Sherraden, 2007) and the economic and social benefits of microsavings and informal savings groups are widely praised (Candace, 2013; Wilson *et al.*, 2010). Meanwhile, low levels of savings are considered indicative of financial illiteracy (Lusardi and Mitchell, 2011) and several empirical studies are now trying to measure the

effectiveness of different saving instruments to increase the level of savings (Ashraf *et al.*, 2006; Karlan *et al.*, 2010).

In the same way that words such as “interest” or “default” can acquire different meaning depending on the cultural and social context in which relationships of credit and debt are studied, Shipton (2010) argues that the concept of savings can also take on different meanings. For instance, Western individuals used to having the majority of their savings in banks or private companies may not easily understand why most individuals in the Nyanza countryside in Kenya may not want to save cash. In an unstable economic situation, where the risk of high inflation or defaulting banking systems are realistic possibilities, it may be wise to find alternative savings solutions. Inevitably, saving acquires different meanings based not only on the social and cultural circumstances but also on the specific form it takes. For instance, cash may be more easily spent, especially when saved at home. It may be more easily demanded by friends or family members to whom it may be difficult to deny a monetary request, especially if this is part of a bigger relationship of entrustment (Guérin, Morvant-Roux *et al.*, 2013; Shipton, 2010). In some countries, “savings collectors” walk daily through the marketplace to take cash from business people. Entrepreneurs effectively receive their savings back at the end of the month minus the commission that is paid to the savings collector (Ardener and Burman, 1995).

In some instances it may make more sense for people to invest their savings in assets instead of cash. In many Sub Saharan countries, the ownership of livestock is often associated with saving and investment. Shipton (2007) shows how cattle and other animals are not only monetary savings, they are also symbolic; for instance, they can mean power and prestige and they are part of bigger systems of entrustment and obligation among individuals. Cattle in Luo society are linked with identity, especially for the elderly, and assume a particular cultural value based on their use and exchange at times of marriage or other cultural rituals and ceremonies. Because of this symbolic value, cattle and other animals are not necessarily exchangeable for anything else. For instance, animals are not normally converted into food, unless it is an emergency, and they will not be converted into fertilizers or pesticides, no matter what their economic value might be. Livestock



is valued because of its several uses and meanings: a means of investment and savings; a symbol of prestige and identity; but also a means to develop social relationships through the entrustment of animals to other family members or friends. Indeed, gifts and loans of livestock are part of the social dynamics of the Luo people. It is expected that wealthy men give or lend cattle in order for the next generation to marry, and refusing such demands is believed to bring forth ancestral spirits in dreams (Shipton, 2007).

In Luo economic life, savings, like gifts, are deeply connected to credit and debt and are both embedded within social relationships. Indeed, “lending can be a way of saving. It can help lock one’s assets into a form that will not be taxed, devaluated, begged away, or devoured by weevils” (Shipton, 2007, p. 210). This is most obvious in the informal savings and credit groups that are so common in Africa, where “the critical underlying assumption is that all members are committed to helping each other through lending their savings” (Rowlands, 1995, p. 115). These groups can offer a chance to save, borrow and build social relationships at the same time. Shipton argues that these systems give members an opportunity to save “without appearing selfish to kin or neighbours with claims on the cash” (Shipton, 2010, p. 240). Rowlands (1995) shows that rotating savings and credit associations (ROSCAs) in Cameroon are not seen as a way to accumulate wealth but as a means to increase the number of debt partners who may be approached for assistance in times of need.

ROSCAs and other informal savings groups reveal how social relationships, credit/debt relationships and savings are all interconnected. Savings are also associated with different spheres based on the sources of savings, the type of saving and the reasons for savings. These different spheres are at times not convertible, for example, where gender roles designate the money saved by women to school fees or food, and money saved by men (more often using more formal saving instruments) to livestock and agricultural inputs. This suggests that spheres of exchange are also relevant for savings. Savings and its relationship with lending and borrowing introduces different temporalities. Indeed, savings also link the present with the past and the future, as when children inherit their parents’

savings and the older generations save in order to ensure continuous support to their kin.

These few reflections on savings show that even if neglected by social and cultural anthropologists, individuals not only attribute different meanings and values to savings but they also constitute social relationships, as the flip side of debt, and are at the foundation of investment decisions. Indeed, no one would ever be able to lend money if he or she did not “save” that money first. As Shipton says “If borrowing is more expensive than saving, people “too poor to save” are also too poor to borrow” (Shipton, 2010, p. 226).

## **2.7 Implications for this research**

The literature reviewed in this chapter offers a richer perspective for the exploration of individual financial strategies than is contained within the financial inclusion and financial capability narratives. Economic anthropology shows that social norms and cultural values define what is appropriate, that people construct their social relationships around money and financial exchanges, and that different monies are conversely used to develop, strengthen and mark social relationships.

The material reviewed shows that money is symbolic and the ways in which people understand and transact with money is embedded within different transactional orders and spheres of exchange. These are associated with different priorities and human motives. For instance, anthropologists argue that self-interest is not the only motive behind people’s financial practices, and that altruism and morality also play a part. In addition, this material shows how time is key in assessing different priorities and human motives. Behaviours driven by long-term goals, such as the reproduction of the household and higher cosmological order, are associated with altruism while behaviours driven by short-term goals, such as individual appropriation, may be associated with self-interest. Exchanges in the short-term may be allowed only in so far as they remain subordinated to the long-term system and operate to sustain it, with morality determining the conversion across the two orders.

In addition, morality is also associated with the enactment of credit and debt relationships. Authors reviewed here show that when the terms of credit and debt relationships are understood in light of different moralities, discrepancies are created and relationships can end. However, when such relationships of credit and debt are based on similar moralities, authors have argued for reciprocity to be the main morality behind these relationships. Credit and debt originate and constitute social relationships that involve some type of trust that money and goods will be returned somehow at some time in the future. These relationships, while reciprocal, can also be representative of power and hierarchy.

Reciprocity is also highlighted with reference to gift exchanges, described as ways in which individuals acquire an identity since by giving and receiving gifts people are recognising and are recognised by others.

The view offered by economic anthropology is in line with an exploration of financial strategies for wellbeing. Indeed, in the same way that people can use money according to different moralities and human motives, they can also decide to use their money according to a specific conception of the good life, which is local and “situational”. However, while economic anthropology shows that money and exchanges should be examined for more than their economic value, it does not explore how people manage their finances in order to pursue their valued “beings” and “doings”. For instance, people may value managing their money in a way that allows them to be respected in the community and develop appropriate social networks, rather than by being able to save enough in a pension scheme for their retirement. In some situations, the two scenarios may coincide but not necessarily, and such a behaviour – which may seem irrational according to a normative Western view of financial capability – may make sense from another social and cultural perspective. Reflecting on this material against the backdrop of Chapter 1, it becomes problematic to define financial capability as the ways in which people are able to take the most appropriate financial decisions when the set of behaviours of a financially capable individual is based on deep assumptions regarding a particular set of universalistic or etic norms and values.

## Chapter 3: Conceptual approaches for analysing wellbeing

### 3.1 Introduction

While this research started by employing Sen's Capability Approach (CA) as a means to engage with low-income people's perspectives of what they have reason to value, Chapter 1 showed that such an approach involves a number of shortcomings when it comes to an attempt to understand people's financial practices. Specifically, these shortcomings include a lack of attention to subjective aspects and the role of social relationships. By contrast, inductive research conducted in many developing countries has shown that poor people understand their wellbeing in multidimensional terms, which include the material, social and psychological (Narayan *et al.*, 2000). While the dimensions of human existence related to feelings are important for wellbeing, they are not directly observable. Material aspects of life, which are observable, can nevertheless be representative and symbolic of something deeper (and unobservable), and therefore valued as more than just means to an end. Moreover, Alkire's (2002) examination of 39 lists of human development domains shows that while many people include some reference to material wellbeing – in the form of assets, food, shelter, clothes, physical needs and so on – aspects of social and psychological wellbeing are also present in the majority of them, ranging from relationships, affiliation and community belonging to personal emotions, self-esteem and self-realization. These lists confirm the multidimensionality of wellbeing and the need to include aspects of wellbeing that are not objective and observable.

This chapter starts by briefly reviewing key psychological studies of wellbeing, quality of life and happiness that have been used mainly in developed countries and present some challenges for use in developing countries (Camfield and McGregor, 2005). It then shows that within development studies alternative frameworks for understanding livelihoods and resource accumulation have highlighted the importance of seeing development and wellbeing through different lenses. It goes on to discuss the main features of the sustainable livelihoods framework (Scoones, 1998), the wellbeing framework developed by

the Wellbeing in Developing Countries Research Group (WeD) at the University of Bath, and the relational approach to wellbeing that is now being adopted by White, Atkinson and other scholars.

The WeD framework and the relational wellbeing approach have been influenced by the fields of anthropology, sociology and geography. They are in line with both the geographical context of this research – rural Kenya – and the emic perspective on wellbeing that informs the methodological approach. In addition, when more detail of the three wellbeing dimensions of material, subjective and relational is provided (Sections 3.3.1, 3.3.2, and 3.3.3), it is argued that these dimensions are also important for the exploration of money and financial practices. Using material that was presented in Chapter 2, the sections will show that the approach of economic anthropology to financial practices confirms the importance of these dimensions, even if it does not use the same labels. Economic anthropology studies financial practices and money through a subjective perspective, considering the cultural grounding and the broader set of norms and values that inform the meanings of both material assets and financial transactions. Therefore, money has symbolic value and financial transactions are embedded in social relationships. The chapter concludes by highlighting the key dimensions that are common to economic anthropology and wellbeing, which are used in the empirical chapters (Chapters 6, 7 and 8) to explore what people have reason to value in the quest for a good life in Kenya and how financial practices promote or hinder the experiences of such a life.

### **3.2 Overview of wellbeing approaches**

The term wellbeing is now used in quite disparate fields of policy and research, from health and psychology to economics and international development, as well as in policy statements about financial inclusion as seen in Chapter 1. White (2010) claims that, notwithstanding the context in which wellbeing is used, three of its qualities appear to be always promised. First is the “positive charge” associated with approaches focusing on wellbeing, in contrast with negative concepts such as poverty and social exclusion. This is important in overcoming the “stigma” that is normally associated with the beneficiaries of public policies, often those who are

poorer and marginalised. The focus on wellbeing is inclusive and relevant to both wealthy and poor people (*Ibid.*). Second, White (2010) highlights the “holistic outlook” of wellbeing in the sense that it promotes a focus on “strengths” rather than “needs” and recognises the multiple dimensions of people’s lives and the interconnection of these dimensions. This promotes an integrated view of life’s complexity, rather than a silo perspective. A third key promise of wellbeing approaches, according to White, is that they are centred on the individual and his/her perspectives and priorities (*Ibid.*). In this way, approaches to wellbeing move away from an over-emphasis on “objective” measures of welfare, such as income, assets, nutrition and life expectancy, and reinstate the importance of understanding people’s subjectivity and enquiring about their feelings about their economic position or state of health (*Ibid.*). These “objective” and “subjective” aspects are to different degrees present in various approaches to wellbeing.

In Chapter 1, Sen’s CA was presented as a way to shift the focus of financial inclusion from income poverty reduction to what people have reason to value. Sen’s approach was very important in leading the shift away from development as poverty reduction towards a broader view of development as improving those conditions that enable people to be and do what they value (McGregor and Sumner, 2010). When considering the three promises of wellbeing described by White in relation to Sen’s CA, the framework falls short on the third promise: while being centred on the individual and what the individual has reason to value, there is no space in his approach for individual perceptions and perspectives that do not take the form of reasoning. According to Sen (1980, 1985), mental states, similar to choices and desires, can easily adapt to disadvantaged circumstances and can therefore be a poor indicator of a person’s quality of life. Poor people can find happiness in very small things and adapt their desires based on their meagre circumstances to avoid disappointment. Similarly, according to Sen, choice must be based on some sort of desire and individual motivation; and the latter may not necessarily be towards the improvement of personal wellbeing.

Contrary to Sen’s approach, the current wave of wellbeing research is characterised by a strong attention to subjective elements strongly influenced by the fields of economics, health and psychology. In this strand of literature, there

are studies on quality of life, happiness, and subjective wellbeing. While the Quality of Life (QoL) research also includes a tradition on social objective indicators of quality of life (Michalos, 2011; Noll, 2011), another strand of this research focuses on people's subjective perception of quality of life, with a particular attention to health-related indicators (Camfield and McGregor, 2005). The happiness strand, which began with psychologists, has later been taken up by economists and was spurred by Easterlin's studies (1974) on the relation between GDP and happiness. These showed that, while people in wealthier countries tended to report being happier than those in poorer countries, an ever-increasing level of GDP did not result in an increasing level of happiness over time. The so called "Easterlin paradox" developed into studies of "the economics of happiness".

Both QoL and happiness strands of research, while interested in how happy or satisfied people are with their situation or life, do not enquire into what happiness or satisfaction means to them. Ryan and Deci (2001) claim that these strands of research adopt a hedonic view of wellbeing which they refute in favour of a eudemonic perspective according to which "not all desires – not all outcomes that a person might value – would yield well-being when achieved [...] Thus, from the eudemonic perspective, subjective happiness cannot be equated with well-being" (pp. 145-146). Psychological approaches to wellbeing, such as theirs, have a more substantive interest in understanding "what *is* good for people" (White, 2015, p. 4) rather than just whether they feel happy or satisfied. Ryan and Deci's Self-Determination Theory (SDT) (2001) argues that the fulfilment of the three psychological needs of autonomy, competence and relatedness are essential for wellbeing. Similarly, in her attempt to produce a theoretically grounded model of psychological wellbeing that could be applied, Ryff (1989) found that positive relations with others, together with autonomy, having a purpose in life and personal growth, were important aspects of wellbeing<sup>6</sup>.

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<sup>6</sup> For reviews of wellbeing literature and their critiques see Camfield and McGregor, 2005 and White, 2015; 2016.

### **3.2.1 The role of culture and the “subjective” for researching wellbeing in developing countries**

The research approaches to subjective wellbeing presented in the previous section have mainly been adopted in developed countries, while research in developing countries has historically followed a conventional assumption that what poor people need most “is self-evidently more income, security, basic needs, human rights, and so on” (Copestake, 2008, p. 219), that is, objective measures of poverty reduction and wellbeing. The reasons why objective measures of poverty and wellbeing based on Western understandings of what it means to be poor should be favoured over subjective expressions of what it means to live a good life from the point of view of poor people has been debated (Camfield and McGregor, 2005). This divergence has recently gained attention in development studies (Alkire, 2002; Clark, 2002).

Camfield and McGregor (2005) argue in favour of “constructive explanations” (p. 204) of what they call “the gap” between people’s own evaluation of their life, “their” idea of the good life, and “ours”. Camfield and McGregor (2005) argue that while subjective data, such as that emerging from the literature on QoL, happiness and psychological wellbeing, can appeal to studies of development, their measures present a series of problems. For instance, they try to either reduce or fragment people’s experiences of wellbeing, rather than offering a holistic perspective of it – especially when indicators are mostly focused on physical health only. Moreover, global questions framed in terms of happiness and satisfaction can be difficult to answer and it is not always clear what they intend to measure, particularly considering that the linguistic translation of these concepts can be challenging. For instance, a study conducted in Bangladesh showed that aspects of autonomy and relatedness can have different meanings and result in very different experiences of wellbeing based on the cultural, social and political context of reference (Devine *et al.*, 2008). Therefore, the authors argue that “constructive explanations” are developed through a combination of objective and subjective measures of wellbeing (Camfield and McGregor, 2005) and such an approach has been followed by other authors researching wellbeing in developing countries (Copestake, 2008).



Research in international development that goes beyond the narrow view of poverty as income poverty includes livelihoods frameworks (White and Ellison, 2007). White and Ellison (2007) argue that such approaches, like wellbeing perspectives, move towards a more positive “actor-oriented focus which emphasises ‘strengths’ rather than ‘needs’” (p. 159) and a holistic vision of people’s lives rather than a compartmentalised view. In doing so, such approaches attempt to “show how the system works in context: how the whole gives character to the parts through the interrelation of the social and economic, the human and environmental, people’s action and the policy and political context” (*Ibid.*, p. 159). One such livelihoods framework is the Resource Profile Frameworks (RPF) developed at the University of Bath. This expands on the notion of resources normally used in economics and considers five categories of resources: material, human, natural, social and cultural and each category is considered for its material, relational and symbolic dimensions (McGregor, 2000 in Camfield and McGregor, 2005). The cultural category is distinctive in this approach and it “points to the significance of status and symbolic value in the social interactions which constitute livelihoods” (White and Ellison, 2007, p. 160). White and Ellison (2007) argue that “all social life is constituted through culture. To be human is to speak a particular language, wear a particular kind of clothes, eat a certain kind of food, use a particular set of tools, marry according to certain rules, value some kind of goods over others” (p. 167). Culture is therefore a particular resource in and of itself and at the same time the context for the formation of all other resources (*Ibid.*).

Highlighting the importance of culture in understanding wellbeing in developing countries is motivated by two factors. The first is that it overcomes the problem identified by Camfield and McGregor (2005) of subjective wellbeing approaches using global measures of happiness and satisfaction that may not be valid and meaningful across cultures. The strand of wellbeing research in developing countries influenced by livelihoods frameworks and grounded in anthropological and sociological disciplines pays more attention to understanding subjective wellbeing through the experiences and perspectives of local people. White (2006) argues for a cultural construction of wellbeing itself, because culture is not just an

influencing factor, separate from everyday life. Rather, it “structures material and relational desires through a cascade of associations that makes them meaningful and designates some as pressing” (*Ibid.*, 2006, p. 9). This is why, she notes, people do not only aspire to have a shelter but a specific kind of house. As White argues: “[T]he material and cultural are not separable, such that one can separate ‘objective reality’ from ‘cultural values’, but fundamentally intertwined” (*Ibid.*, 2006, p. 10). Furthermore, the author conceives of the cultural construction of wellbeing as a form of work. This means that people are seen as agents of culture, using the cultural resources available and transforming them through their work, which is both a material and symbolic process always embedded in a specific institutional context (*Ibid.*).

A second factor is that this perspective on culture and the co-existence and interrelation between objective and subjective is at the foundation of further development of the RPF approach into the WeD model of wellbeing and relational wellbeing approach that is reviewed below. In the work from the WeD research team, references to culture remain key to the understanding of wellbeing that they offer. As meaning is constructed through culture, understanding local cultures is paramount to comprehend the vision and experience of wellbeing of local people (McGregor, 2007). Culture here is defined as “an evolving and dynamic system of norms, values and rules, [that] provides guidelines for what meanings are to be attached to what men, women and children in a particular societal context observe and do, and as such it is an essential medium of both societal transmission processes and systems of social authority. It tells the social being what is to be considered ‘a fact’, what is ‘normal’, or ‘expected’ or what is simply ‘a given’ in any social context, regardless of whether it is scientifically or statistically proven to be objectively ‘a fact’ or not. [...] Wellbeing cannot be adequately perceived in just objective and subjective terms [...] it is a concept that crucially depends upon social construction” (*Ibid.*, p. 329).

### **3.3 Relational wellbeing**

Most approaches to wellbeing argue that relatedness is important for wellbeing. Sen says there is “good reason to value not being excluded from social relations”

(Sen, 2000, p. 4) and that “taking part in the life of the community and having self-respect” are both important capabilities (Sen, 1999, p. 75). Ryff (1989) finds that “positive relations with others” are an important aspect of wellbeing, while Ryan and Deci’s SDT (2001) identifies relatedness as one of the basic psychological needs. However, all these approaches consider relationships with others important only in as far as they contribute to individual wellbeing (White, 2017). In contrast, White argues in favour of a relational ontology of wellbeing that overcomes the myth of the autonomous individual and “regards relationality not as an external ‘social determinant’ or ‘social support’ (or constraint) to individual subjects, but as fundamentally constitutive of subjectivity” (*ibid.*, p. 129). Wellbeing is conceived as created through the common and shared experiences of people living in relationships with others: “wellbeing is not seen as the property of individuals but as something that belongs to and emerges through relationships with others” (Christopher, 1999 in White, 2016, p. 29). Relationships therefore are central to the formation and understanding of wellbeing, as they are not only instrumental means through which wellbeing is achieved but also intrinsically constitutive of how people experience it (White, 2017).

Atkinson (2013) also argues against the centrality of the individual on which many accounts of wellbeing are based and in favour of a conception of wellbeing that is relational and situational where analysis can shift “towards attending to the social, material and spatially situated relationships through which individual and collective wellbeing are effected” (Atkinson, 2013, p. 142). Jackson (2011) also claims that “[i]n understanding what it means to be well we must therefore take into account not only what we need as a bare minimum to survive but what we need for our lives to be worthwhile. [...] Because human existence is nothing if not *social and ethical*, fulfilment does not lie solely in our freedom “to lead the kind of life [we have] reason to value”; it consists in our capacity to realize ourselves in relation to others” (p. 60).

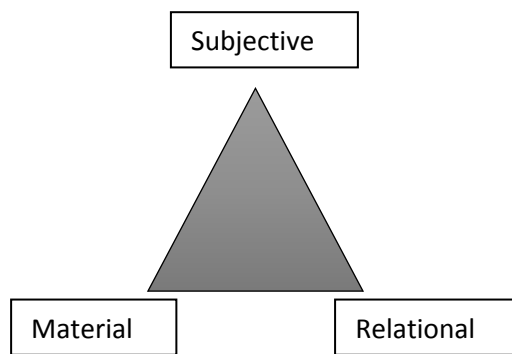
From this perspective, looking at wellbeing in relational and collective terms does not mean overlooking power dynamics, conflicts, tensions, and structural inequalities. Age, gender, occupation, for example, can all influence the view of wellbeing that is developed and is taken into account (White, 2015). The human

being is back at the centre of the analysis with the recognition of their social nature and differences. Consequently, human beings relate in different ways to their collectivities, communities, and the social structures that come with them, and develop strategies for wellbeing in different ways (McGregor, 2007).

The main focus of relational wellbeing is substantive. This approach “seeks to understand a particular context or individual in its own terms, rather than rank it against some others” (White, 2015, pp. 5-6). While other approaches seek a universal understanding of wellbeing, relational wellbeing stands on the principles that wellbeing is socially and culturally constructed, and always grounded in a particular time and space (Atkinson *et al.*, 2012 in White, 2015). “Framing wellbeing as relational and situated makes explicit that wellbeing can have no form, expression or enhancement without attention to the spatial dynamics of such effects” (Atkinson, 2013, p. 142). White argues that grounding wellbeing in a particular space also means considering the wellbeing of the planet and how human wellbeing is closely connected to that of the environment. Also, the materiality of any place is connected to a particular culture and both culture and place influence people’s understanding of wellbeing (White, 2015).

Considering wellbeing as rooted in a particular time highlights that people’s choices and values are always related to and dependent upon a particular socio-historical context (Deneulin, 2008), while also conceiving wellbeing as “something that *happens*”, rather than an outcome to be achieved (White, 2015, p. 10), and something that changes through both time and space. The conceptualisation of wellbeing is therefore in continuous production and reproduction, “a process through which to successfully perform self and negotiate inter-subjectivity” (Atkinson, 2013, p. 141). For instance, it can be easily understood how the idea and construction of wellbeing change through our lifetime if we think about how our understanding of wellbeing in our teenage years might differ in our later years. Therefore wellbeing is not something set and immutable, but rather in continuous movement and constantly changing.

**Figure 3.1 Dimensions of relational wellbeing**



The dimensions of relational wellbeing in the approach advanced by Sarah White (2015) are based on extensive research conducted by the WeD research group in Bangladesh, Ethiopia, Peru and Thailand. They include the material, subjective and relational (Figure 3.1). These three dimensions are considered in interrelation with each other, as all three constitute every aspect of wellbeing. This means that “the different aspects of wellbeing are linked, and none can exist without the others” (White, 2010, p. 161). The model, when seen in terms of three dimensions, suggests that wellbeing emerges through the interaction between the “objective” of people’s situations and their “subjective” experiences and perceptions of them. The position of the subjective dimension at the top of the model signifies the importance of cultural grounding in wellbeing, but also its material and relational dimensions. Indeed, the subjective is not only made up of individual perceptions; rather, people’s ideas, perceptions and values are grounded within a certain culture, forming a lens through which every dimension of wellbeing assumes particular meanings and values (*ibid.*), as discussed in the previous section. These three dimensions will be explored further below, using literature drawn from studies of wellbeing in international development and economic anthropology in an attempt to connect these dimensions of wellbeing with the other focus of this thesis, which is money and financial practices.

These two fields of enquiry have previously been looked at in a study conducted in Thailand that evaluated microfinance services from a wellbeing perspective (Schaaf, 2010a; 2010b). This work offered a multidimensional perspective of the roles of groups, in particular microfinance groups, for community development. It

did so by combining the WeD view of wellbeing as “what people have, what they do with what they have, and what they think about what they have and do” (McGregor, 2007) with Chen’s evaluative framework of microfinance, offering therefore an evaluative approach with four pathways of change: material, cognitive, perceptual and relational (Schaaf, 2010a). Adopting a wellbeing perspective allowed the researcher to highlight a mismatch between what groups most valued in the form of group and community relationships, and what the mainstream microfinance discourse and practice offered which identifies enforced payments and increased group’s revolving fund as indicators of a successful group (*Ibid.*). These groups operated within a complicated network of close ties, where many members were relatives and friends. This resulted in the need for flexibility over strict adherence to rules in order to adapt to members’ circumstances and maintain good relationships within the village. Nevertheless, the difficulties in enforcing repayments and regular savings meant that, at the time of the study, groups lacked the financial strength for long-term sustainability (*Ibid.*).

Finally, in this section I summarise the main dimensions of relational wellbeing using White’s intuitive conceptualisation of wellbeing as “Doing well. Feeling good. Doing Good. Feeling Well” (White, 2010). The aspects of “Doing Well” and “Feeling Good” are fairly common in wellbeing approaches: the first refers to the objective and material representation of wellbeing, such as economic status, while the latter reflects the subjective dimension of wellbeing in relation to life satisfaction. The last two aspects – “Doing Good” and “Feeling Well” – are based on findings from the WeD research. The first, “Doing Good”, refers to a moral dimension that people find important in order to live well. People base their perceptions of a good life on shared understandings and values about how the world should be, thus adding a collective angle to the subjective dimension of wellbeing and moving beyond an individualist notion of wellbeing. “Feeling well” refers to the importance of health, where health is not only physical but also related to the experience of “feeling at ease with one’s place in the world” (*Ibid.*, p. 160), which connects to the importance of relationships. What this catchy definition ultimately reminds us is that wellbeing is all of these aspects, as they are all in relation to each other.

### **3.3.1 The material dimension of wellbeing**

The WeD model of wellbeing presented in the previous section considers the material dimension of wellbeing to comprise measures related to welfare and standard of living, such as assets and income, but also personal satisfaction and assessment of one's own income, wealth and standard of living compared to others and the past (White, 2010). This relational approach to wellbeing focuses on materiality but goes beyond consideration of the human being as a psychological entity. In this it differs from other psychological and subjective approaches that consider materiality as an external factor determining wellbeing (White, 2016; White and Ramirez, 2016). "How people feel about their lives cannot be abstracted from how they are doing in social, political and economic terms" (White, 2015, p. 6).

The importance of materiality was expressed by research participants in Zambia through their mixing of "objective" and "subjective" representations of wellbeing in their accounts. For example, the economic was discussed in social terms, such as having enough food for the family, and attainment of peace and harmony were associated with having a better income (White, 2015). In rural Zambia, "people resisted the attempt to render them psychological subjects and instead foregrounded the economic in their representation of the self" (White and Ramirez, 2016, p. 119).

As presented in Section 3.3, the subjective dimension at the top of the WeD triangle is necessarily connected to the bottom dimensions of material and relational aspects of wellbeing. White's example (2010) of the importance of rice for wellbeing in Bangladesh is highly illustrative of this triangle. White shows that rice symbolises aspects of wellbeing beyond its materiality as a source of nourishment. That conceptions of wellbeing are grounded in local culture and social relationships is shown in the fact that wellbeing in Bangladesh is found specifically in having sufficient amounts of rice rather than sufficient potatoes or wheat. As White argues, while rice is "the cultural embedding" of the human need for food, it "also evokes notions of relationship. To share rice in Bangladesh is to indicate shared identity" (*Ibid.*, p. 161).

In Jackson's research in Sierra Leone, lack of rice is synonymous of hunger but it also serves as a metaphor for the challenges of life and the strength and tenacity required to cope with "an ethically compromised situation" in which people struck by hunger might become self-interested and "behave like children" (Jackson, 2011, p. 59). Research conducted in rural Zambia also shows how the materiality of wellbeing can be expressed in a subjective and relational way. Economic sufficiency is frequently expressed through the role of the male breadwinner who "takes care" of the family, so that material sufficiency becomes symbolic of love and provision (White and Ramirez, 2016). In this latter example, materiality is vital for people's wellbeing, as they need to be nourished and sheltered, but it is also deeply important for them because it is connected to their identities (e.g. as a male breadwinner), social relationships (e.g. relationships with other family members) and cultural context.

Likewise, goods and services become resources only when they are imbued with a meaning and purpose that is given by their relationship with the individual who perceives them as useful to achieve a certain goal (White and Ellison, 2007). White and Ellison (2007) argue that things do not objectively exist in a way that is abstracted from their context of existence. Rather, the cultural context, people's purposes and intentions, their agency and social identities give meanings to assets and material goods. Materiality is always linked to subjectivity and relatedness.

Economic anthropology – and some early approaches to economics – also discuss the importance of understanding the cultural and social grounding of people's lives in order to interpret their behaviours and their use of money and financial services. For example, Adam Smith (1975 [1776]) wrote that social norms and cultural practices define the commodity requirements of people seeking to avoid feeling ashamed when in public, thereby understanding individual lives as social (a point that Amartya Sen (2000) often made to illustrate "avoiding shame" as a functioning which people can have reason to value in one society [18<sup>th</sup> century Scotland] and not in another other). Economic anthropology, by considering the social construction of meaning and values, adds a subjective and relational dimension to money. Like relational wellbeing, economic anthropology goes beyond the materiality of money by showing that the value and symbolism of



money is created subjectively through human relationships (Sahlins, 1976; Zelizer, 1997) and continuously constructed within each culture (Parry and Bloch, 1989). White and Ellison (2007) also argue that the use of paper as money is an indication that “for everyday purposes [...] our association of certain goods with certain purposes is so habitual that we forget that what these things *mean* to us is not given to us by the things themselves” (p. 164). Studies of different types of money in the past, such as shells, stones and brass rods, are a clear illustration of this concept. The field of economic sociology also shows that current forms of money are highly personal. Zelizer (1997) for instance argues that people personalise money through earmarking so that similar pieces of money can assume different subjective meanings and be qualitatively heterogeneous.

Economic anthropology also shows that economic assets are related to people’s lifestyle in a way that goes beyond materiality and are deeply embedded in culture. Shipton (2010) shows that owning livestock as a form of savings in East Africa is linked with the identity of the owner and represents a source of respect from the community. This is not only connected to the materiality of people’s life, but also to subjective factors. The fact that cattle can be a source of respect and identity for the owner is a cultural construction. Owning cattle in Europe, for instance, would not carry the same meaning. The materiality of cattle is therefore symbolic and also relational. In Luo culture, the size of the owner’s herd is a source of respect. When Luo people exchange livestock, it is not simply a practice connected to the materiality of how they live. For example, the practice of younger men borrowing cattle and money from older people in order to get married has material, subjective and relational dimensions. On the one hand, young men borrow to be able to pay the bride wealth for their marriage. On the other hand, this financial and economic transaction symbolically reinstates the social and power relationship between generations (Shipton, 2007). This example shows how economic and financial assets are connected to the material, relational and subjective dimensions of people’s life and that these dimensions exist in relation to each other.

Several examples from economic anthropology used in the previous chapter show how managing money and resources goes beyond materiality to include both

subjective and relational dimensions. For instance, while entering into multiple relationships of debt can allow individuals and households to close the gap between their needs and their irregular income sources (Wampfler *et al.*, 2013), the practice assumes different meanings based on context. Indeed, depending on the context, it can be synonymous with a person who is financially struggling and is over-indebted (Wampfler *et al.*, 2013), or a financial strategy that people use to build status and reputation, and confirm multiple social relationships (Guérin, Morvant-Roux *et al.*, 2013). This perspective does not deny that multiple relationships of debt can also represent challenging situations where social factors, such as gender, age, caste, and religion, influence the type of relationships people are able to negotiate – a discussion which is taken up later in this research.

Economic anthropology does not explore how money and financial practices relate to people's conception of the good life. However, this section has shown that there are parallels between an understanding of the material dimension proposed by the relational wellbeing approach and the way in which economic anthropology explores an understanding of money and transactions.

### **3.3.2 The subjective dimension of wellbeing**

In the WeD model presented earlier, the subjective dimension is at the top of the triangle. This dimension comprises both “people's perceptions of their (material, social and human) positions, and ... cultural values, ideologies, and beliefs” (White, 2010, p. 161). White (2010) refers to Appadurai's framework of aspirations to explain how material wants are driven by and embedded in cultural values. Appadurai (2004) argues that people's aspirations of a good life are often expressed by specific desires in the form of a house or job, and that these are influenced by culture. White (2010) suggests that it is this level of wants and desires that are normally expressed by people, but in a more generalised way, when asked to provide a list of goals for a good life. These specific desires and wants, Appadurai argues, are connected to local values and beliefs about marriage, friendship and work that often remain hidden. Lastly, this intermediate tier of norms is connected to a higher normative level comprising ideas and beliefs about, for instance, life and death, and peace and war. White therefore argues

that the relational wellbeing approach's "cultural grounding" shows that the "'subjective' is much more than a random selection of individual perceptions or preferences. Instead these perceptions are seen as constituted in culture and ideology, which in turn structure the material, social, and personal aspects of wellbeing through a cascade of associations that makes them meaningful and designates some as pressing" (White, 2010, p. 162).

Calestani (2009), in her anthropological study of the good life in the Bolivian Plateau, also argues that in different cultural contexts "the good life" might be represented by different aspects of life. Calestani claims that the wellbeing of her respondents is "inextricably connected with ethics and morality, and well-being as an ethical stance is quite different from happiness. Having strong values and following them may make for well-being, but does not guarantee happiness" (*Ibid.*, p. 145). In the local language, the terms used to express the "good life" for both the individual and the household were the same. Thus, Calestani argues this shows how respondents consider them to be the same. In her research site of El Alto, understandings of wellbeing are deeply connected with people's faith, their ideas about the cosmological order and their sense of personhood and self-worth that are connected to morality and social order. These values would guide people in deciding what is good and what is bad. One example is the fundamental value of harmonious relationships at the household level.

However, Castelani (*Ibid.*) argues this might require from certain individuals a great deal of personal sacrifice and precipitate some internal conflict. She discusses that individual and collective dimensions of wellbeing might at times compete with each other, and household wellbeing can at times be achieved only through the individual moral obligation to contribute to the wellbeing of the household and community. Castelani's work is a good illustration of the notion that the subjectivity of wellbeing here is not related to happiness or personal satisfaction, but to a broader perspective. Subjectivity is grounded within a social, cultural and moral context. White also argues, against the individualistic perspective of other wellbeing literature, that "personal values and goals are instead located within broader normative frameworks and ideologies, understanding of the sacred, what the moral order is and should be, and what it

means to live a meaningful life” (White, 2010, p. 164). Based on research on wellbeing conducted in Southern Africa and South Asia, White (2018) argues that people should be regarded as moral subjects. “Trying to get things right matters” (*Ibid.*, p. 4) and living the good life is about living a moral life.

Through broader systems of norms and ideologies, people develop their sense of self, identities and sense of belonging. Ryan and Sapp argue that “a person’s ability to establish identity is closely bound up with their feelings of relatedness and competence in respect of the culture of the group in which they are interacting (in McGregor, 2007, p. 329). Cliggett (2005) describes how aging men and women in Zambia develop different coping strategies to ensure the support they need to age well. These are connected to the local morality, cultural norms and different identities of men and women. She argues that while observers in the West have a romantic view of extended families in Africa as a harmonious locus of care, the reality is quite different. Caring for the elderly remains a strong moral norm, but in times of scarcity, it is not a given. Thus, aging men and women develop coping strategies based on their identities as mother and father, and on the roles they play within their family. This is influenced by broader frameworks of norms.

In the villages Cliggett (*Ibid.*) studied women are not allowed to own assets and this shapes the type of relationships and negotiation that men and women develop with their children and extended family. Aging well is not guaranteed and aging women and men must be able to maintain either the identity of the “dependent mother” or that of the “powerful father” in order to ensure support from their children and extended family in a context of limited resources. However, the author points out that should the material context be different, it might become a lot easier for the elderly to receive support without having to negotiate it. The work of Cliggett shows how both aging and negotiating for support are subjectively connected to a higher moral norm of support, and cultural norms about the role of the elderly, while at the same time being embedded in power relationships and grounded in a specific material context.

In the previous section and in Chapter 2 it was argued that economic anthropology is also interested in the ways in which, based on the cultural, social and moral

context of reference, money and economic behaviour can assume different meanings and values. Wilk and Cliggett (2007) for instance developed a framework for analysing economic behaviour according to which people's actions can be considered altruistic and moral as well as driven by self-interest depending on their time frame. The authors suggest that when actions are driven by goals that span beyond the lifetime of the actor concerned, they can be considered altruistic and moral, whereas an action driven by short-term goals is usually based on self-interest.

This is resonant with Parry and Bloch (1989) who also suggest that the meaning of money is negotiated across two transactional orders. On the one hand there is the short-term cycle that is characterised by competition and impersonal transactions; on the other hand, such transactions are only allowed and are meaningful if they can connect to a longer-term cycle linked to other values such as reproduction of the household or a higher cosmological order. Like the understanding of the subjective dimension of wellbeing presented in this section, these descriptions of money and financial behaviours are grounded within local moralities of what is good and the higher ideologies, which continuously produce and reproduce the meaning of money and economic behaviour, and conceptions of the good life.

### **3.3.3 The relational dimension of wellbeing**

This wellbeing approach is termed relational because at its core is a relational ontology that understands relationality to be constitutive of subjectivity. A relational ontology is not incompatible with the ethical individualism of the CA. The latter approach considers social relationships as an external factor that can influence individual wellbeing and claims that only individuals should be the "units of moral concern" (Robeyns, 2005, p. 107) when evaluating wellbeing. However, the two approaches can be combined since ethical individualism can coexist with an ontology that considers social relationships and individual social embedment (*Ibid.*).

Even studies that have used the evaluative framework of the CA have expanded on the understanding of social connections and regarded relationships to be constitutive of subjectivity, as well as the conception and the experience of a good

life. For instance, Ibrahim (2006) claims that in developing countries, people often exercise their human capabilities in collective settings, and she suggests that there is an interactive relationship between individual and collective capabilities<sup>7</sup>. This points to the importance of considering relationships and cultural norms not only for how these shape people's ideas but also their experience of a good life. As argued by Robeyns (2005): "In real life, our ideas of the good life are profoundly influenced by our family, tribal, religious, community or cultural ties and background" (p. 102) and such influences may not always be negative or unjust (*Ibid.*). Similarly, Evans (2002) argues that people gain their freedom to choose the life they want through collectivities. It is through interaction with family, friends and people who share similar values and interests that people develop their identities, values and goals. It is through socialisation that people formulate "what they have reason to value" and what it is to live a good life. It is, however, also evident that collectivities can constrain, especially their subordinate members, whose wellbeing is sacrificed for that of others (Jha, 2018; Calestani, 2009).

These examples and considerations suggest that wellbeing is intrinsically relational. Alkire and Deneulin (2002) note that the intrinsic value of relationships was also highlighted by Aristotle who argued "that affiliation, or the capacity human beings have to associate with one another, and to form ties, is intrinsically valuable, and a part of human fulfilment or welfare broadly conceived" (p. 62). Ethnographic studies and nascent work on wellbeing in Africa and other developing countries show the importance of family and community relationships, as well as the reiteration of social and cultural norms of living together and reciprocity, as the real matter through which people create their identities, sense of self, and ultimately their wellbeing (Cliggett, 2005; Jackson, 2011; Silberschmidt, 1999).

Relational wellbeing approaches and the WeD model have considered relationships for their intrinsic and substantive role in the experience of wellbeing and are more in line with the ways in which relationships are found to be

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<sup>7</sup> Ibrahim defines collective capabilities as those opportunities that an individual has "by virtue of his/her engagement in a collectivity that help her/him achieve the life he/she has reason to value" (Ibrahim, 2006, p. 398).

constitutive and a central part of the experience of wellbeing in developing countries. The WeD approach (see Figure 3.1) comprises a relational dimension (White, 2010): this is constituted by a social aspect, such as social relations and access to public goods, and a human aspect, such as capabilities and attitudes to life. “People become who and what they are in and through their relatedness to others [...] grounding the human in the relational helps one to resist the individualism of much wellbeing literature, which misses out the social and cultural in settling on individuals as the locus of goals, perceptions, and traits” (*Ibid.*, p.164).

Research in Bangladesh conducted by the Wellbeing in Developing (WeD) Countries ESRC Research Group found that relationships were central to people’s experience of wellbeing (Camfield, Choudhury *et al.*, 2009). Their research confirms that “relationships have intrinsic and experiential value in that people enjoy relating to others and this fulfils a need for affiliation, identity, and recreation (*Ibid.*, p. 87). It has shown how relationships in Bangladesh are necessary for people to cope with poverty, and not only instrumentally. In this context “relationships determine individuals’ values, choices, actions, and indeed the construction of self. More than any other factor, they determine what people are able to do or be, and what they actually achieve or become” (*Ibid.*, 2009, p. 88). This empirical research reinstates the need to consider the importance of relationships for wellbeing and how the social and cultural context influence people’s values, goals, and freedom (Deneulin and McGregor, 2010).

Research in Bangladesh has also found that both autonomy and relatedness (two of the psychological needs of the SDT) are important. While critiques have argued that autonomy is a Western concept with little relevance for developing countries, this has been the case only when autonomy has been interpreted as independence. Devine *et al.* (2008) argue that autonomy does not stand for individualism and that autonomous choices happen within relationships and so within a certain degree of interdependence. Their data from Bangladesh show that, while often “people express their personhood in more relational as opposed to individualist forms” (*Ibid.*, p. 131), this is not incompatible with an autonomous behaviour and does not mean that people lack autonomy. Rather, autonomy

depends on both the individual's capacity for agency and the relationships in which this agency can be exercised.

Similarly, in research conducted in rural Zambia and India, "the fundamental ontology in both research sites was one of relational selves" (White, 2017, p. 130) and participants understood and talked about their wellbeing through their relationships. Wellbeing was crafted in collective terms rather than individual. This is relevant for the importance of maintaining relationships of support, which are based on a broad understanding of reciprocity "where who would next need and who would next give was unknown" (*Ibid.*, p. 130).

Recognising that relationships are intrinsic to wellbeing also means that it is important to explore relationships in their complexity, taking into consideration aspects of gender, age, economic and social status and power dynamics. Indeed, relationships can be complicated and there can be conflict between individual and collective understandings and experiences of wellbeing (Calestani, 2009). Authors argue that, for poor people, survival strategies might revolve to a greater extent around social relationships than material resources (Wood, 2003 in Camfield and McGregor, 2005) and that support relationships are both intrinsically and instrumentally important (Mills *et al.*, 2014). On the basis of studies that show social support to counterbalance the negative effects of material deprivation on wellbeing, Mills *et al.* (2014) argue that having low income may result in the inability of people to participate in reciprocal exchanges. Thus, they might remain poor because "of their inability to reciprocate in terms of material resources" (Gonzalez, 2007 in Mills *et al.*, 2014, p. 4).

Studies conducted in over 60 countries show that poor people can be stigmatised and therefore try to hide their poverty to avoid shame and humiliation. This can result in increasing isolation as people are "able to participate less and less in the social ceremonies and traditions that once brought people together and helped to create and maintain the social bonds between people" (Narayan, 2000, p. 70), further corroding social relationships in society (Zavaleta Reyes, 2007, p. 407). These considerations are important for two reasons: firstly, they show that relationships are not always harmonious and that conflict and power dynamics can



also negatively affect people's wellbeing; and secondly, they again show how the relational, material and subjective dimensions of wellbeing are inextricably connected.

In Chapter 2 it was demonstrated that, starting with the work of Karl Polanyi (1957), economic anthropology offered an alternative view of the economy that is substantively grounded in society. Anthropologists show, for instance, that the notions of debt and credit are understood as social, cultural and therefore symbolic relationships (Shipton, 2007; Guérin, Morvant-Roux *et al.*, 2013). These relationships and their values mutate over time (Shipton, 2007) and depend on people's age, gender, caste, ethnicity and religion (Guérin, Morvant-Roux *et al.*, 2013). Economic anthropologists show that to deeply understand people's economic strategies, it is important to explore them as constituted through relationships that imbue them with meaning and values other than the economic.

White says that "people become who and what they are in and through relatedness" (White, 2010, p. 164). In light of both the relational wellbeing and economic anthropology literature, it can be argued that the development of certain financial and economic strategies also contributes to the development of personhood. This is not because of the material development that money (or the lack of it) can (or cannot) provide but because the management of money and economic resources is always relational and social, thus relevant for the creation of identities and sense of belonging.

### **3.4 Conclusion: financial practices for wellbeing**

In this chapter, it was argued that the three dimensions – material, relational and subjective – of the relational wellbeing approach proposed by White (2010; 2015) are also present in the view of financial practices and money adopted by economic anthropologists (Chapter 2). These three dimensions are therefore useful analytical perspectives for both an exploration of the conception of the good life in Kenya and the values underpinning financial practices. This section draws out some of the main themes that cut across the two fields and which will be used as an analytical framework throughout the empirical Chapters 6, 7 and 8.

First, both the conception of the good life and financial practices are governed by local moralities. Parry and Bloch (1989) suggest that there are two transactional orders and that the short-term system always supports the existence of a system associated with a higher cosmological order and morality. Wilk and Cliggett (2007) also argue that people behave according to multiple motives and when the action is long-term, behaviours become more altruistic and moral – compared with more self-interested short-term behaviours. White (2010) argues that living well is ultimately connected to what Appadurai defines as a higher level of beliefs and ideas about life and death, war and peace. Individuals should be regarded as moral subjects (White, 2018) trying their best to live well according to their own understandings of moral values.

However, what has not been explored to date is whether and how the moralities of wellbeing and those of financial practices overlap and/or support each other. This suggests that exploring financial practices through a relational wellbeing perspective can produce a normative understanding of them as “good” financial practices that support a local conception of the good life – thus embedded in local moral values rather than in accordance with a universalistic view of financial exchanges. I will use the lens of morality to explore respondents’ conception of the good life, their financial practices and how these are used to support moral lives.

Second, both fields of study presented in Chapters 2 and 3 connect social and financial relationships with the person’s identity, and the process of reciprocation. Economic anthropologists have debated the presence of the giver in the gift and reciprocation as the key to creating individuality; it is only through reciprocal recognition that individuals as social beings exist (Wilk and Cliggett, 2007). Shipton (2010) shows that livestock among the Luo people of Kenya are representative of the identity of the owner and White (2010) shows that rice and eating rice together are symbolic for collective identity in Bangladesh. Wellbeing research also discusses the process of establishing one’s own identity in relation to the feelings of relatedness and competence in respect of the local culture (Ryan and Sapp in McGregor, 2007). The analysis here will take into consideration how respondents perceive themselves within different types of relationships. In this

way, it will explore how values and identities associated with the good life relate to money management.

## **Chapter 4: Methodology**

### **4.1 Introduction**

This chapter presents the methodological choices and research process of this study. The relational wellbeing (RW) approach, as presented in Chapter 3, is based on constructionism and understands wellbeing as socially and culturally constructed (Atkinson *et al.*, 2012) and emerging through relationships (White, 2016). This approach to wellbeing suggests an emic exploration of the “good life” that takes into account local perspectives and highlights the process of construction and co-creation of knowledge (Camfield, Crivello *et al.*, 2009; White, 2015). Based on this premises, in the first part of this chapter, principles of social constructionism that informed the methodology and understanding of knowledge creation are introduced. There follows a discussion of the use of qualitative methods for researching wellbeing and financial practices and the role of semi-structured interviews in such research. In the second part of the chapter, the research process is outlined, including decisions around sampling of respondents, interview guides and the choice and use of thematic analysis. The chapter concludes with sections on ethics and reflexivity where the author’s research biases are considered, as well as how the relationship with her research assistants contributed to the production of knowledge for this study.

### **4.2 Principles of social constructionism**

This research is based on the ontology and epistemology of social constructionism. Within this paradigm, there have been several developments, with authors adopting approaches ranging from poststructuralism or deconstruction (Burr, 1995), to contextual or radical constructionism (Madill *et al.*, 2000). Below, three principles are discussed that Burr (1995) argues are common among writers who adopt social constructionism. The relevance of each principle to this research process is discussed.

First, Burr (1995) observes that social constructionism suggests that we are critical of “taken-for-granted-knowledge” (*Ibid.*, p. 2). With this line of thought, social

constructionism puts itself opposite to positivism and empiricism, questioning the fact that the nature of the world can be known in an objective and unbiased way through what we perceive of it. Instead, social constructionism suggests that we question and take a critical perspective on the assumptions and categories through which we get to know the world. This principle was considered in order to enhance an understanding of the topics explored, and the way in which conversations with research respondents were interpreted.

According to the second principle of social constructionism listed by Burr (1995), categories and concepts through which we understand the world are culturally and historically specific and no particular way of understanding the world is better than another. This principle is particularly relevant for this research that confronted ways of understanding and experiencing the world originating from a different cultural and socio-economic context. My personal perceptions of wellbeing and money management were highly dependent on my place as a white, female researcher in my thirties who grew up in a middle-class family in Italy. It was therefore important for me as researcher to be aware of the ways in which personal experience and the cultural and socio-economic background influenced my understanding of the world and, in particular, the topics of my research.

The third principle of social constructionism in the list offered by Burr (1995) says that our knowledge of the world does not come from objective observation but through social processes. This means that it is through people's interactions that knowledge is created and shared. This was also very relevant for the process of doing fieldwork. Research respondents inevitably construct their stories as they reflect upon and talk about them. Knowledge is, therefore, constructed through the act of interviewing, in the interaction between respondents, researcher and research assistants. The dynamics that develop during fieldwork will have an impact on the type of knowledge created and shared. For instance, it was evident that as the number of interactions and visits increased, the process of meeting, sitting down and talking became less formal, and the type of knowledge constructed became more detailed and nuanced. These three principles will be discussed through examples in the course of this chapter during the course of reflecting upon the research process.

### 4.3 Qualitative research for wellbeing in developing countries

The theoretical approach of this research has been influenced by the perspectives on money management and wellbeing presented in Chapters 2 and 3 which draw heavily on anthropological concerns with meaning. At the same time, the theoretical approach of RW encourages a concern with understanding meaning which is best achieved using qualitative research. Qualitative research stresses the importance of exploring phenomena in their natural settings and the role of the researcher in offering interpretations of them “in terms of the meanings people bring to them” (Denzin, 2012, p. 312), while remaining “as close as possible to the social constructions of the participants” (Berg, 2012, p. 827).

This study has adopted a qualitative approach, with the intention of showing an emic perspective on how people perceive and experience both wellbeing and financial practices in their lives. This meant approaching the fieldwork process in a discursive and participatory way; respondents had the opportunity to talk freely about their life and the researcher remained open to following up on any aspects arising from and being constructed through the research encounter.

White (2015) argues that “All accounts of wellbeing are intrinsically related to the methods and the instruments through which the data are generated and analysed” (p. 14). The use of qualitative approaches to wellbeing therefore becomes both a political and ethical issue, as it reaffirms the right that people have to “determine their own perspectives on their lives” (White and Jha, 2014, p. 263). Indeed, qualitative approaches tend to “subjectify the objective” (White, 2015, p. 14) highlighting the process through which data is constructed and generated, rather than gathered (*Ibid.*), so that it is co-created (Camfield, Crivello *et al.*, 2009). Camfield, Crivello *et al.* (2009) also argue that using qualitative research approaches for the exploration of wellbeing is valuable in its own right and essential for understanding of people’s own experiences of wellbeing.

Qualitative approaches can also be more inclusive and participative (Camfield, Crivello *et al.*, 2009). The relationship between respondents and researcher becomes blurred and open-ended conversations give respondents the opportunity to influence research topics. While in this situation the researcher had

established some areas for discussion, the interviews developed differently with each respondent. They adapted to the particular circumstances and narratives, thus remaining dynamic and flexible.

Camfield, Crivello *et al.* (2009) argue that one of the drawbacks to qualitative research is the need for the researcher to work with translators and transcribe interviews, a process that can potentially have an impact on the quality of the data collected. However, working with research assistants can also be helpful in order to make the questions and approach of the research more sensitive to local social and moral norms and therefore more appropriate. For instance, in one of the research areas, the researcher was advised to have a female and a male research assistant as this was considered to be more appropriate. My research assistants advised me not to interview male respondents with a female assistant as we would have probably not received the same level of respect with a male research assistant in my team, thus affecting the type of relationship I could have built with male respondents. There is some reflection below on the role of research assistants for the creation of data during this research.

Among the qualitative research methods, Thin (2005; 2008) argues that anthropologists have been reluctant to research the topics of happiness, quality of life and wellbeing. The author posits that this shortcoming of anthropology is due to four biases. First, he argues that the relativist bias against evaluation has led anthropology to adopt a romantic representation of non-western culture. Second, he says anthropology has suffered from a pathological bias with its tendency to focus on suffering and ill-being. Third, he speaks about the social constructionist bias that has led anthropology to reject the role of emotions and experiences in social analysis. Fourth, Thin argues that the anti-utilitarian and anti-hedonistic biases have left anthropologists doubtful about the moral value of pleasure. Meanwhile, Thin (2005) suggests that research on “what it means to be good, to live a good life [...] needs to be set in the broader context of anthropology’s concern with morality” (p. 4).

#### **4.3.1 Semi-structured interviews for wellbeing**

Camfield, Crivello *et al.* (2009) argue that qualitative approaches that are not as demanding of resources as long-term ethnographies can allow research to focus on aspects of wellbeing, such as morality, which are often overlooked by quantitative research. Semi-structured interviews are open-ended and both interviewer and interviewee are active in producing knowledge. They intend to create meaning from the engagement between researchers and respondents and to derive interpretation from the conversation (Warren, 2002; Silverman, 2011). Interviews are considered to be interactions in which both researchers and respondents are actively constructing data, so that what is produced through an interview is *“just one possible version”* of knowledge (Rapley, 2011, p. 16). According to constructionism, the aim of qualitative interviews is not to gather facts or laws (Warren, 2002; Silverman, 2011).

In this research, semi-structured interviews for researching wellbeing were selected with the intention of exploring respondents' conception and experiences of living a good life. Questions about wellbeing were asked in relation to the interviewee's life; relationships; positive and challenging events; and aspirations and hopes for the future. These are presented in more detail in Section 4.5.2. I am aware that in selecting topics of discussion for my interview guide, I was influenced by readings about wellbeing and my own ideas about a good life. (More discussion on reflexivity occurs in Sections 4.8 and 4.9.) However, I can say that I approached the interview process with the intention of leaving respondents space and time to narrate their stories as they wished.

In particular, the intention was to gather respondents' perspective on their own wellbeing both as an ideal and aspiration and as a daily experience, conceiving of wellbeing as something that people can experience and create every day, while at the same time hope and dream about for their future. In doing this, consideration was taken of both the respondent's opinion about the material aspects of their life as well as the less visible aspects of wellbeing, which may relate to social relationships, spirituality, sense of self and identity. In this process, respondents



were not just subjects within a study but also researchers of their own life experiences and values as they reflected upon and constructed their life stories.

By discussing their stories, they inevitably went through a process of self-enquiry and self-reflection. Based on the work of Taylor (1989 in Gill and Goodson, 2011), Gill and Goodson argue that “narratives are considered central to being human because our sense of purpose and meaning, our selfhood, values and aspirations are based on our narratives; and narratives are essential for humans to construct coherence and continuity in their lives” (2011, p. 158). In some cases, during fieldwork it became apparent that for some respondents the process of narrating their stories became a way of processing events and a way to release worries and tensions about negative experiences. Simultaneously, the research process may have had an effect on the respondents’ financial strategies and sense of wellbeing, and the ways in which they might give value and meaning to these might have changed as they had an opportunity to reflect upon them.

White and Pettit (2005) argue that the ways in which people see the world might be “so profoundly internalised that they cannot be asked about directly, but are grasped intuitively” (p. 26) as they emerge through the stories that are told. Based on the constructionist approach of this research, an interpretivist approach to the respondents’ narratives was adopted. Analysis was focused on what the narratives revealed not only about the specific individual, but more importantly about the way in which the historic and cultural context influenced how wellbeing values and ideas were constructed by respondents. This perspective and analysis is in line with social constructionism, and is focused on how the meanings and experiences are socially created and reproduced (Braun and Clarke, 2006).

#### **4.4 Qualitative research for financial practices**

A qualitative approach to the exploration of respondents’ financial practices was adopted because the aim was to explore meaning and values associated with financial practices and services. The focus was not only on the economic value of transactions (i.e. numbers) but at value more holistically. This is in line with the anthropological perspective on financial practices and value. This contrasts with research on financial capability conducted in developing countries (Kempson *et*

*al.*, 2013; MFO, Undated) that, however empirical and inductive, is still based on the assumption that financial strategies can be measured and compared across countries. These studies also use a language that is influenced by a Western normative view of what it means to be financially capable – such as budgeting, saving and planning for the future.

Qualitative research can entail multiple visits that facilitate a greater understanding of people's financial strategies, a potentially sensitive and personal topic, by gaining and maintaining the trust of interviewees. Literature on financial diaries shows that the margin of error in the financial diaries research tended to decrease with time because respondents came to trust the researchers and started to reveal more (Collins, Morduch *et al.*, 2009). A qualitative approach (with multiple visits) in this research therefore seemed most appropriate in order to become familiar not only with the context of the research but to develop a relationship of trust with respondents.

#### **4.5 Research process**

This study was a part of the Market Case Studies (MCS) research project conducted by Dr. Susan Johnson in collaboration with (and funded by) Financial Sector Deepening Kenya (FSDK). FSDK co-funded my studentship and fieldwork. The MCS research project explored the nature of the changes in the delivery and use of financial services and their effects on people's lives and livelihoods. It took place in two rural Kenyan areas: Nyamira (Nyanza Province) and Kitui (Eastern Province), and in the Kariobangi location in Nairobi. The research involved mixed methods, the first of these being a survey conducted with 1,830 people around the market hubs of the three locations. The sampling of respondents was done in two stages: first, a random sampling of Kenya National Bureau of Statistics (KNBS) Enumeration Areas (EAs); and, second, a random selection from a quick listing of the households in the selected EAs.

The MCS research also involved a household survey: the first part of the survey instrument was answered by the head of the selected households and the second part by another member of the household, randomly selected. It also involved qualitative interviews in all three locations – some with respondents of an earlier

study. The interviews formed the qualitative research component of this study with new respondents and some of the findings were incorporated into the study report (Johnson *et al.*, 2016).

#### **4.5.1 Selection of sites and respondents**

The purpose of the qualitative component of the study was to explore people's money management practices and experiences of financial services in the context of the changing landscape of services available to them. The qualitative sample was therefore purposefully selected to ensure that it captured variation in age, gender and formal financial services use across the two locations. The sampling process was conducted in three stages.

First, the two rural sites of Nyamira and Kitui were selected in order to engage in more depth with these specific rural contexts in Kenya. The fieldwork for this study was conducted during my first trip to Kenya and I was fortunate during that trip to be able to sit in and observe the qualitative interviews that Susan Johnson conducted in Nyamira and Kitui as part of the MCS research (with respondents of an earlier study). Thereafter, I travelled back to the two sites with the local survey supervisor for the MCS research. This gave me the opportunity to further familiarise myself with the areas and visit several EAs before selecting those for my study.

Second, I discussed the selection criteria with several of the MCS data collectors who were familiar with the areas and had useful maps showing the location of the different EAs. Even though both sites were more rural than the context of Nairobi, I selected two EAs in each of Kitui and Nyamira, each of which was a different distance from market centres. In this way, respondents were selected who lived very close to formal financial service providers and other respondents were selected who were located farther away and therefore needed more resources (time and money) to reach formal financial service providers. Capturing variation with regard to formal financial service provision was important to take into account potential obstacles to financial inclusion such as distance and accessibility. The two different EAs in Nyamira and Kitui had also shown different types of

employment opportunities and economic activities, based on their geographic location.

In Nyamira the more urban EA of Geseneno and the more rural EA of Nyaobe were selected. The more urban EA of Geseneno was on the main road from Nyamira, located about one-and-half kilometres from the centre of the town. The “rural” EA of Nyaboe was located 30 kilometres from Nyamira town and required the use of two modes of public transport: a trip on a *matatu* (minibus) and then a ride on a *boda boda* (motorbike taxi) that takes in total approximately one hour.

In Kitui town, I selected one EA, Mjini, located in the centre of the town and a more rural EA located about 70 kilometres from Kitui town called Nguluuni. This “rural” EA was, however, closer to Mutomo, a very small town that had a few financial service providers. Because of this, respondents in the rural EA could make use of financial services in Mutomo, about a 20-minute drive from their village. However, public transport between Mutomo and the village was not frequent, and people would at times use private motorbikes, bicycles or walk to the town. This rural village was the poorest of the four EAs selected, often affected by drought and famine, and offered few opportunities for casual work.

Third, the intention was to have a total sample of approximately eight respondents in each of the locations giving an overall sample of 32 respondents. I therefore selected between seven and nine respondents in each EA, among the 15 households surveyed for the MCS research in each EA. The age categories were between 18 and 35 years, and between 36 and 65 years. In terms of financial inclusion, I considered four categories: respondents who did not use any formal or informal financial services; those using only mobile money services; those using informal financial services (who might also use mobile money); and those using formal services i.e. using financial services that are registered, such as banks, Savings and Credit Cooperatives (SACCOs), microfinance institutions (and who might also be using informal services).

The final selection also depended on the availability of respondents. For instance, in the “urban” site of Nyamira it was not possible to reach any of the young female respondents that took part in the MCS research. This was because one participant

did not actually live in the area, another had left the area and did not know when she would be back, and two additional participants were not reachable by phone. In one of the latter cases, the father of the participant was very suspicious towards us and did not allow his daughter to participate. In the “rural” site of Nyamira, it was not possible to reach any young male respondents. There were only two in the MCS research and one did not live in the area and I could only speak to his mother over the phone, and the second participant said it was actually the wife who was interviewed during the MCS research as he was not at home. This might also be indicative of the fact that younger men tend to travel to look for work opportunities. In the other two EAs, research was conducted with both younger and older adults of different levels of financial inclusion, depending on availability. The majority of excluded respondents were from the “rural” village located 70 kilometres outside of Kitui town. The under-representation of young respondents was a significant concern given the young demographic of Kenya as a whole. How wellbeing experiences and discourses are changing or are different for this younger group is one that requires further research.

**Table 4.1 Research respondents by gender, age and use of financial services**

Total	Age	Formal	Informal	MM only	Excluded	Total
Men	Young	2	1	2	1	6
	Old	5	4	1		10
Women	Young	1		2	1	4
	Old	8	4	1	1	14
Total		16	9	6	3	34

In total there were 34 respondents (Table 4.1 and Appendix 1) – 16 from Nyamira and 18 from Kitui – and the majority were older than 35 years old. Almost half of the respondents were formally included and 10 of the 16 formally included had a bank account. The remaining six were either in a SACCO or MFI. In total, only about 10% of them were excluded and not using any form of financial service.

In Nyamira, the majority of respondents, both men and women, were older than 35 years. The “rural” and “urban” EA did not show particular differences in terms of financial service use. None of the respondents were completely excluded from

formal or informal services. Four respondents used only mobile money services, one used both mobile money and informal services while the majority were formally included. All male respondents formally included had a bank account, while female respondents who were formally included either had a bank account or were part of a local SACCO. Younger men in “urban” Nyamira were unemployed and only used mobile money on their phones.

The main difference in use of financial services at the two locations was between the “urban” site in Kitui town and the “rural” Kitui site. In the urban site of Kitui, Mjini, all respondents were included either formally or informally. Urban Kitui also showed the highest use of bank accounts, with six respondents using bank accounts (out of the total 10 respondents with bank accounts). Urban Kitui also had a bigger variety in terms of age, with a few younger respondents. Mjini was also the most economically vibrant of the four areas selected and the one with the most variety of employment opportunities for both formal and informal employment.

The rural site of Kitui, Nguluuni, was the only area with respondents (three) using no informal or formal services. None of the respondents from this site had an active bank account. However, the majority of respondents were part of local SACCOs and groups. The majority of respondents were women in accordance with the tendency for men to migrate to Kitui town or bigger towns looking for work.

The intention was to meet with all respondents twice. During the first meeting, the focus was on exploring their understanding and experiences of what it meant for them to live a good life by focusing on their life history and particular events. For the second meeting the intention was to explore their financial practices in more depth, understanding both how respondents use and decide to use services and how they relate to other people through money. During the fieldwork, all the 34 respondents were interviewed twice as planned and 11 of them three times, making up a total of 79 interviews. The three sections below contain more detail about what each of the rounds of interviews entailed. As a sign of appreciation, each respondent was given a packet of sugar (in Nyamira) and flour (in Kitui that is more prone to famine) upon each visit.

The majority of the interviews were conducted in the local language: Gusii in Nyamira and Kamba in Kitui. All interviews during the first and second rounds were recorded and translated. Most of the interviews were translated by a private company in Nairobi while some of the interviews from the second round and all of those from the third round were translated by research assistants. The researcher took notes during the interviews and kept a diary with field notes and observations. In some instances, and more extensively for the Kitui site, notes and observations made by the researcher and her assistant were compared at the end of the day.

#### **4.5.2 Semi-structured interview: round 1**

The first round of 34 interviews took place between December 2014 and February 2015. An interview guide was discussed and developed with the research assistants in the different locations. As already mentioned, the first round of meetings focused on respondents' life events, and their understanding and experiences of living a good life. While the intention was to explore five main areas during these meetings, there was some flexibility to accommodate respondents' personal narratives.

Respondents were asked to speak about their life, starting from childhood, the way they grew up, and the main events of their adulthood. The latter could cover events such as marriages, the birth of the first child, the death of parents and close relatives, employment opportunities and so on. This part of the conversation depended heavily on respondents' inclination to talk about their life, and was guided by what they chose to share. Some respondents gave brief responses at this stage. Given that they were meeting their interviewers for the first time, it was not surprising.

Respondents were then asked about their most important relationships. At times, this became a way to expand upon some of the stories respondents had already told. The intention was to understand the type of social networks respondents had and why they were important. These could cover relationships with family, friends, neighbours or other individuals. This helped to establish a wider social context.

As a way of better understanding respondents' ideas and experiences of wellbeing, the conversation was continued by exploring in more depth some of their main life events previously mentioned. Respondents would be asked about other events, both positive and challenging, with a view to understanding why and how these events were regarded as important and respondents' feelings and thoughts about them.

Respondents were specifically asked what they believed a good life was. However, having discussed the question with the research assistants, it was decided that it would be prudent to ask it in a number of different ways. Research assistants were of the view that asking about a good life might be problematic and prompt respondents to talk about their poverty and related problems. They believed it could potentially be offensive and respondents might respond as follows: "How can we have a good life when we live in poverty?" Therefore, a literal translation of "good life" did not seem adequate.

As a way of ensuring the question had resonance in the local context, the research assistants suggested using expressions such as a "life without stress" or a "comfortable life" as they thought this would be more appropriate, and at the same time transmit the broader sense of "good life" that I had in mind – a holistic and inclusive concept that went beyond materiality. In practice, a combination of all three expressions was used depending on the situation. In some cases respondents spontaneously spoke about a good life in reference to a specific period of their life. The expression tended to be understood and discussed in highly materialistic terms, confirming the concerns of the research assistants. When this happened, the use of the expression was maintained throughout the interview, recognising the different ways of talking about a good life and its different meanings. The picture of wellbeing and living a good life that is drawn comes from the information gathered through all these methods.

Finally, respondents were asked about their aspirations and life goals, for themselves and their families. This was intended to confirm some of the main values and important things already said about wellbeing and to bring out additional aspects related to living a good life that had not yet been mentioned.



#### **4.5.3 Semi-structured interview: round 2**

The second round of 34 interviews was scheduled to take place between February and the end of March 2015. At that time, I had committed to present some preliminary findings at a seminar at FSD Kenya in Nairobi in May and so I had booked my flight back to the UK for end of March. Unfortunately, I fell ill during my last couple of weeks in the field and could not finish all the interviews. I went back to the field from October to December 2015 and then finished the nine interviews remaining from the second round in the two EAs in Nyamira. This means that the majority of the respondents had two meetings that happened in quick succession, while some of them only had their second interview a few months after their first. I do not believe this affected the quality of the conversations as respondents readily remembered us and seemed pleased to see us again.

The main aim of the second round of interviews was to explore how respondents managed their money and to better understand how these strategies related to the aspects of a good life discussed previously. As in the case of the first round of interviews, I had a guideline with some potential themes for discussion and to prompt the conversation.

The conversations tended to start based upon key events that had either happened between meetings or in the last few years of the respondents' life. The main intention here was to understand how the events had affected the life of respondents and those in their households, and how they had been financed. This was a way to understand respondents' financial practices and how they had chosen particularly financial strategies over others. It was also a way to let respondents talk about formal financial services that they had used or other informal financial practices and relationships with family, neighbours, friends and so on.

The second part of the interview revolved around the use of financial services. Here, the intention was to understand how respondents first decided to open and/or use a particular financial service and how they were currently using them. In some cases, respondents had stopped using financial services and had changed

their practices. Respondents were asked to compare services and their use in order for the researcher to understand more clearly their decision-making around financial strategies.

Lastly, respondents were asked to reflect on what they had learned from the services they were using or used in the past and if they could comment on how such services were helping them in achieving their wellbeing goals and values. Comparisons of the financial services used were helpful in elaborating on these points.

When I first arrived in Kenya in October 2014, I took an intensive short course on the Swahili language. However, in both the areas of the research, people spoke different languages, namely Gusii in Nyamira and Kamba in Kitui. The research assistants spoke these languages and were therefore required to facilitate all translations. Aware that in the local language people have different terms to express concepts such as saving, borrowing and other financial terminology (Johnson and Krijtenburg, 2014), I discussed the local terminology related to saving and borrowing with my research assistants at length. For example, in Gusii, the word *ogokonya* means to help and *inkonye* is a polite way to ask for help or assistance. However, when someone says *inkonye inkoiranerie* or *inkabesie*, it is a request for help that will be returned. It means “can you help me? Then I will return”, even if it does not specify how the help will be returned. These subtleties were frequently discussed with the research assistants and in some cases with respondents during the conversations so as to understand as clearly as possible what was meant.

#### **4.5.4 Follow up visits: round 3**

Between October and December 2015, I intended to conclude the second round of interviews in the two EAs in Nyamira County and spend more time with those respondents who were available and agreeable. These meetings took different forms: at times I conducted a formal interview, following up on issues raised in previous interviews, while other times were spent simply visiting respondents or helping them in their gardens. Given these variations, some interviews were

recorded and others simply involved note-taking. On all the other occasions, I also wrote notes during or at the end of the day.

In Nyamira, I spent a week at the house of one respondent who could speak English and agreed to host me. I had the opportunity to meet her family and neighbours, and her colleagues and friends from their poultry project. I spent one morning plucking tea with another respondent and his family. I then went with him to the local tea-buying centre and waited with him and the other farmers for the arrival of the pick-up trucks. I had familiarised myself with some local shops, the owners of which could communicate in English, and at times I would sit and talk to them. As I was finalising the second round of interviews, I would take the opportunity to visit the other respondents who lived close by, simply to greet them and have a brief chat. Overall, this helped me to become more familiar with the area and how people lived and interacted with each other, as well as build up trust.

**Figure 4.2 Tea picking in Geseneno**



In Kitui I had the opportunity to visit some (11) respondents for the third time, as well as a local assistant chief and three groups. In the rural area, I visited a family group, a women's group conducting income-generating activities, and a SACCO group. While they were all based in the rural area, the family group was related to one of the urban respondents. I also managed to spend some time with people on

their farms without doing any formal interviews. In Kitui town, respondents were normally busier and it was more difficult to spend time with them. However, I went to visit a group at a local slaughter house and also spent time outside another participant's business. I also visited one SACCO that a respondent had mentioned, as well as NGOs operating both in the rural and urban EAs of Kitui. As in Nyamira, both recordings and notes were taken and conversations with people took place in a more informal way, compared to the two previous visits.

During this last round of interviews and visits, important values and relationships relating to the conception of the "good life" that were starting to surface from early analyses of the data, were investigated further. In particular, some respondents were asked to comment on different types of people living in the community and how they were perceived by the community. In some cases the respondents were also prompted to reflect further on their relationships and the roles they played in each of them. This was useful to confirm and expand upon those values that often remained hidden during early exploration because they are often taken for granted. For instance, respondents might talk about people being good community members because of a particular act but without necessarily explaining the values underpinning their understanding of being a "good" community member.

#### **4.6 Analytical process: thematic analysis**

Thematic analysis (TA) is a very common but poorly acknowledged method in qualitative research. Braun and Clarke (2006) argue for thematic analysis to "be considered a method in its own right" (p. 78). One of the qualities of this method highlighted by the authors is its flexibility. Since TA is not linked to any pre-existing theoretical framework, it can be used in many different ways. In particular, the authors stress that TA can be used as a realist method that reports on "experiences, meanings, and the reality of respondents" (*Ibid.*, p. 81) or as "a constructionist method, which examines the ways in which events, realities, meanings, experiences and so on are the effects of a range of discourses operating within societies" (*Ibid.*). In between the two extremes, the authors argue that TA can also be a "contextualist" method which acknowledges both "the ways

individuals make meaning of their experience, and, in turn, the ways the broader social context impinges on those meanings, while retaining focus on the material and other limits of 'reality'" (*Ibid.*). Because the flexibility of TA can turn into a disadvantage if interpreted to mean it "allows anything", Braun and Clarke (2006) argue in favour of greater detail about methods used in qualitative research and also suggest a set of steps to ensure the quality of TA.

In particular, the authors stress that it is important for researchers using TA to make explicit assumptions about their own theoretical position within qualitative research. They argue that the role of the researcher is not that of passively listing and grouping themes that "emerge" out from the data. Instead, any researcher will have a specific theoretical position and hold values that will guide analysis of the data. These theoretical positions and values need to be made explicit by the researcher. This will guide the ways in which TA is conducted, whether it is inductive (or data-driven) or deductive (or theory-driven), or looking for semantic themes or latent themes. Braun and Clarke (2006) therefore argue that the research epistemology that is adopted will indicate what can be said about the data. For instance, since a constructionist approach implies that "meaning and experience are socially produced and reproduced, rather than inhering within individuals" (*Ibid.*, p. 85), the researcher will be able to theorise the sociocultural contexts and structural conditions that create certain individual experiences. Based on this, TA guided by a constructionist approach tends to focus on latent themes, rather than explicit ones.

In my research, I adopted the view that the research itself constitutes an opportunity for individuals to reflect and make sense of their life experiences. Experiences as data are therefore constructed throughout the engagement between researcher and research respondents. When conducting an analysis of data, the researcher's personality and previous experiences as well as his/her knowledge of the context in which respondents live will create a specific perspective on the data. Using thematic analysis to analyse the data allowed the data to be examined in two ways: firstly, a descriptive way, taking into consideration what respondents said as a reflection of their experiences and

reality; and secondly, an interpretive way, relating to the significance and meanings of major themes.

These descriptions and interpretations were linked to other literature and theories coming from wellbeing and economic anthropology. This is in line with the research approach described in Section 4.2. As Braun and Clarke (2012) argue, coding and analysis are often conducted through a combination of inductive and deductive approaches. “It is impossible to be purely inductive, as we always bring something to the data when we analyse it, and we rarely *completely* ignore the semantic content of the data when we code for a particular theoretical construct” (*Ibid.*, pp. 58-59).

The thematic analysis evolved into an iterative, reflexive and creative process where the significance and meaning of the respondents’ narratives evolved and became clearer over time. This iterative process continued throughout my writing as a back-and-forth process with the data. The analytical process therefore has developed throughout the writing stage. Beside the first stage of the analysis that was done using Nvivo, this iterative analytical process worked better on paper.

As indicated previously, the interviews conducted for this thesis were recorded, transcribed and translated into English. Transcriptions were anonymised and names were changed. A company in Nairobi transcribed the first and some of the second round of interviews. During the last visits, recordings were transcribed by the research assistants – a decision discussed more in depth in Section 4.8. The transcriptions were uploaded in Nvivo and this software was used to generate initial nodes. During this initial phase, the first round of semi-structured interviews about wellbeing was analysed on the basis of the main sections of the semi-structured interviews: the main life events of respondents, life achievements and challenges, explicit views of a good life, and their relationships. Through this initial coding, relevant categories for respondents wellbeing were identified, such as housing, education, land, money and work, and different types of relationships .

Further analysis then involved more detailed analysis of people’s narrative about them. At this stage, the analysis was still descriptive and I worked through the data to identify what were respondents’ experiences and thoughts in relation to, for

instance, having a good house, or the relevance of education for living well. For this process, I used hand drawn visual thematic networks that are used to organise and bring together different themes and patterns (Attride-Stirling, 2001). I developed thematic networks for all the main wellbeing categories (Chapter 6) discussed by respondents. The main topic was written in a circle in the middle of the page around which a map was created of subthemes.

For instance, having a good education was mentioned as something important for wellbeing. Respondents' narratives showed several aspects of this, such as the importance of a good education for getting a good job, the fact that educated people were considered "good" people, the social status of parents in relation to whether they had been able to educate their children or not.

Through this process the analysis started to shift from descriptive to interpretative. By developing and looking at the different maps, I started to notice that beneath the surface there were further underlying themes – such as the importance of creating a positive reputation, behaving well in society and being acknowledged as a "good" person for living well. The background literature on the cultural and social norms of the Gusii and Kamba people living in the research sites (Chapter 5) and the in-depth conversations I had with respondents about cultural and local practices enhanced this interpretative perspective by suggesting social norms, such as mutual support, the importance of developing together and pleasing God.

In that way, the analysis moved from a descriptive overview that mostly revealed the materiality of wellbeing, to an interpretive perspective that revealed a relational and value-based conception of wellbeing. Key recurrent subthemes were: the importance of relationships of reciprocity and mutual support, the role of values such as respect, honesty and appreciation, the opportunity to develop and behave according to specific "good" identities and the importance of pleasing God.

As already mentioned in Chapter 1, it was through an initial analysis conducted in between fieldwork visits that the need for a wellbeing framework that allowed a deeper exploration of respondents' narratives became apparent together with the

limitations of the CA. During the initial inductive phase of analysis, I was aware of White's relational wellbeing framework and dimensions presented in Chapter 3. It was, however, while doing the analysis that it became clear that the conceptual framework of material, relational and subjective dimensions fitted well with the research findings. The analysis showed that all of the subthemes above and final codes below have material, relational and subjective dimensions.

During the last stage of the analysis of the first round of semi-structured interviews, I worked through the subthemes mentioned above I developed the following codes in relation to the conception of a "good" life:

- Values of respect and appreciation for wellbeing;
- The importance of life cycle stages (marriage, parenthood, elderhood);
- The development of "good" identities for living well;
- Social status and being proud;
- Relationships of support and reciprocity;
- Pleasing God and moral behaviour.

Initially, the data from the second round of interviews was coded in Nvivo based on the different financial practices and services. At this stage, the narratives were coded taking into account respondents' perspectives on financial services and how they were used. This first stage of analysis showed that while respondents had at times described services based on their safety and convenience, they mainly discussed how they developed their financial practices in relation to their needs and social relationships. This showed that narratives about something material such as money was also relational and subjective, thus supporting the use of a relational wellbeing perspective.

Since this research aimed to explore the role of financial practices in supporting wellbeing, the wellbeing codes were then used to analyse how financial services were used. The use of these codes was found to be an excellent fit with narratives clearly demonstrating similar dimensions. This confirmed the relevance of the wellbeing approach to this analysis. This stage of the analysis also developed into an iterative back-and-forth process between data and writing as the interpretive



perspective of why people value what they value and why they use what they use became more subtle and revealed deeper meanings and values.

Narratives about wellbeing and financial practices also presented negative experiences. These, however, confirmed the analysis of the positive experiences showing experiences of illbeing when relationships and financial practices were not operating according to the key values of reciprocity and support. This supported a positive analytical angle on wellbeing and the use of financial services. While most narratives fitted with the codes above and the values of reciprocity and support, one respondent did present contrasting views and more individualist behaviour. However, when asked about emergency situations, she shared the importance of relationships of mutual support with family members and close neighbours, and thus reconfirming the value of relationships of support for wellbeing.

#### **4.7 Ethics and consent**

Fieldwork involved interviewing adult respondents and was carried out after having obtained ethics approval from the University of Bath.

Once in the field, the prevalent ethical issue for this research concerned permission to gain access to the area from local authorities, and consent from individual respondents. Since this study was nested in the FSD-funded MCS research, FSD Kenya provided an introductory letter explaining the scope of the research, the role of the researcher and research assistants, and providing a guarantee of confidentiality. In addition, letters of introduction from local authorities were sought and obtained in both market hubs of Nyamira and Kitui. Where necessary, the research was also introduced to the local chief. When the research was discussed with local authorities, *inter alia* to ensure transparency of the research process, it was emphasised that there were no material benefits for the people to be selected for the research.

Respondents in this research had already been interviewed by the research enumerators conducting surveys for the MCS research. For the purposes of this research, respondents were contacted again, generally by means of a phone call,

to elicit consent for taking part in a follow-up interview. Consent was again sought before the interview. In all cases, verbal consent was obtained, given that in a country where many are illiterate written consent that requires a signature could have raised further concerns.

Miller and Bell (2012) argue that in longitudinal research, access needs to be renegotiated at each visit. Respondents in this research were contacted and asked for their consent upon each visit and the time of the interview was set to suit their needs. For instance, during the second round of interviews in Nguluuni, one respondent had recently given birth and to accommodate her new schedule and need for rest, while at the same time alive to the need to maintain a relationship, the researcher and her assistant went to visit her with gifts for her newborn.

Prior to commencing the interviews, respondents were informed that they could revoke their consent at any stage. In particular, respondents were informed of their right not to disclose any personal information that would cause distress. While they were reminded of this right during the interview itself, connecting with respondents' narratives and carefully noting their body language and facial expressions helped the researcher to identify questions or topics that were causing distress and to change the direction of the interview. Respondents were interviewed alone and away from other family members. They were informed at the beginning and end of the interviews that they had the right to ask any question regarding the research.

At the start of the interviews, the scope of the research was again explained to respondents, as well as the researcher's connection to FSD Kenya and her status as PhD student at the University of Bath. Respondents were again informed that there were no material benefits and that the research team was not from an NGO. Despite this intervention, at the end of the first interview, most respondents asked questions about the purpose of the research and whether there were any benefits for them or the community, suggesting that they were aware of the work of local NGOs and in some cases, had been the subject of a previous research project. Respondents seemed appreciative of the time spent talking about the research

and contrasted this with occasions in the past on which they had been interviewed but the scope of the research had not been well understood.

The role of the recorder was also explained and the instrument was used only with consent. Respondents were also informed that all data collected during fieldwork would be captured and stored on the researcher's computer – which was secured by a personal password.

All personal notes were kept strictly confidential and data was anonymised after entry. Recorded interviews were transcribed by a third party under appropriate confidentiality guidelines.

## **4.8 Reflexivity**

According to Foley and Valenzuela, “once an ethnographer abandons the positivist fallacy that research techniques can produce a detached, objective standpoint, it makes little sense to ignore more intuitive or subjective ways of knowing” (2008, p. 288). This calls for the application of critical reflection on the researcher's standpoints and background throughout the research process. However, “the ‘embodied’, situated and subjective researcher carrying out the analysis is rendered invisible as are the interpersonal, social and institutional contexts” (Mauthner and Doucet, 2003, pp. 414-415). Mauthner and Doucet (2003) argue that research methods are not “neutral, mechanical and decontextualized procedures” (p. 414), but are based on specific ontological, epistemological and other personal influences. These views are personal and are so embedded within the researcher that the authors recognise it can be quite difficult to be aware of assumed perspectives at the time of the research, and some might become clearer at a future point. This is in part why I have used “I” extensively in this chapter.

Researchers, as social beings with a personal history and characteristics, will decide to focus on specific issues during their research and will hear different things and take their conversation through different paths during their fieldwork. In this sense, our subjectivity channelled in the way research is conducted, starting from the initial interest in a research topic to the way data is analysed. What we see, interpret and understand is our own interpretation. Because of this,

Mauthner and Doucet (2003) talk about “the partial, provisional and perspectival nature of knowledge” and discuss the production of knowledge as “a social activity, which is culturally, socially, and historically embedded, thus resulting in ‘situated knowledges’” (Haraway, 1988 in Mauthner and Doucet, 2003, p. 416). The authors suggest that reflexivity is important at any stage of a research project, recognising that it is not only important to reflect on the research encounter but also on how a researcher decides to analyse data, for instance the choice of which transcripts should be given more relevance (Mauthner and Doucet, 2003).

In my own research journey, I have realised how different situations, especially during my fieldwork, triggered various reflections, ranging from how I was perceived in rural Kenya to specific concepts and everyday sentences that I realised my research assistants and I did not understand in the same way. I am aware that this was my first opportunity to engage with my personal perspectives, views and feelings during a research project. In retrospect, I feel I could have found more time to be reflexive throughout the process, especially during my fieldwork. Although I kept a diary during the fieldwork, I am aware that I often thought that readers would be more interested in what respondents had told me than in my responses to what I was being told and how this could affect my research process, including analysis and writing. I see this as a learning process, to become more aware of my different positionalities, how these relate to the research context and respondents, and ultimately to the knowledge I have produced. At the same time, with 75 transcriptions, plus several daily notes, I realise that the amount of data to analyse often felt overwhelming and trying to reflect on every single research encounter was a voluminous task. I have followed the categories developed by Mauthner and Doucet (2003) reflecting on their own PhD experience in an attempt to bring some order to my own reflections. In what follows I have used their topics and headings.

#### **4.8.1 Social location and emotional responses to my respondents**

As a white European woman in her thirties engaging with respondents in rural Kenya, I was aware that respondents could have developed certain expectations based on how I look (I was often called American). I was aware that I could be

mistaken for someone representing an NGO and delivering help in the form of projects, goods or money. While this aspect came up during my first meeting with respondents, I sensed that these expectations decreased when we met a second time. I am aware that respondents could have constructed their stories in light of potential support, but by meeting them more than once I did not feel this to be an issue.

At the time, I was also part of FSD Kenya and, although my first positionality was that of a student, I often explained that the research would be used in Kenya by an organisation active in the development of better financial services for low-income people. I often used examples of work done by FSD Kenya, such as their support for savings group programmes and SACCOs. This positionality did not seem to create any further expectation on the part of respondents who seemed to be generally content in their understanding of the scope of the research.

I did not feel that respondents were particularly biased in their responses. However, I noticed the tendency of respondents to present themselves as good people. As already discussed, interviews produce knowledge through interaction and this is only one possible version of knowledge (Rapley, 2011). In addition, it is through narratives that human beings make sense of their lives and create coherence (Taylor, 1989 in Gill and Goodson, 2011). It is unsurprising that people tend to present themselves and their lives through positive narratives since when we talk to others we are also talking to ourselves. Talking about disappointing and negative experiences may bring up difficult emotions and can render a painful reality even more real. However, I was aware, especially during the analysis, that what I was presenting was always only one side of the story – without doubting the validity of the narratives presented.

In reflecting on my research journey, I realise that I became more aware of my biases while I was conducting the fieldwork. It was in the process of asking questions and hearing stories that I realised I had set off with expectations of what I was going to hear that were deeply embedded in my cultural and personal background. In particular, I realised that I was expecting to hear about relationships and values, feelings of love and friendships as soon as respondents

were asked about their conception of their good life. Instead, whenever I asked about life aspirations the answers were related to money and work. When I asked about relationships with in-laws these were discussed in terms of cooking together, or material support. When I asked about the importance of education, this was referred to as a way of getting better work and being able to financially help one's own family and community. Rarely did respondents discuss wellbeing in terms of relationships or their subjective meanings and the importance of these.

The strong emphasis on the material dimensions of life by respondents left me frequently wondering whether I was asking the questions in the right way. However, I later realised it was through this process that I was able to fully grasp the deeper meanings of living well that are narrated through stories of money, work and material possessions such as houses, land and so on. In this respect, I later on recognised myself in what White and Ramirez (2016) identify as a Western "culture-based syndrome" where exaggerated importance is given to the individual and his or her psychological features, while the "material and situational dimensions of life [are] being systematically under-valued" (p. 138).

Because of my own cultural background, which discouraged discussions about money outside of family, I was at first extremely aware of how sensitive this topic could be and expected to find some level of resistance among respondents to discussing problems with money or asking for support. In reality, respondents demonstrated a completely different view of money. They saw it as something far less private and something frequently exchanged across relationships. Furthermore, asking for financial help was not seen as taboo.

Discussing interviews and notes with my research assistants at the end of the day provided an opportunity to exchange opinions and views, and for me to become more aware of my own interpretations and views about the data.

#### **4.8.2 Academic and personal biographies**

With an academic background in economics, I am better versed in the use of numbers than opinions and subjectivity. This PhD research process has therefore often felt like a journey towards finding my voice as a researcher, while becoming

more aware of my own subjectivity and reactions to the research process and the data it generated. Often, it felt that I was having to consciously reject my former notions of myself as an objective researcher, detached and invisible to the audience. This was particularly true of the writing process and the use at certain points in this thesis of the first-person narrative voice.

Mauthner and Doucet (2003) suggest that our personal biographies and what happens to us during the years of our PhD can influence our views of our own research and therefore how we decide to look at our data. However, they also argue that this is an ongoing process and that it becomes clearer in retrospect, when we are able to put some distance between us and our project.

#### **4.8.3 Institutional and interpersonal contexts**

Mauthner and Doucet (2003) show how during their PhDs, their choices regarding epistemology, ontology, methodology and theoretical approaches were not only influenced by their own academic and personal stories or concerns but by the wider institutional and academic environment in which they found themselves at the time. My initial interest in this topic was motivated by my previous studies on wellbeing using the Capability Approach and my previous work in South Africa. When I later felt the need to change my theoretical approach I was influenced by the tradition of studies on wellbeing in developing countries that had developed over the years in my academic department at the University of Bath. I heavily relied on the work that several scholars at Bath conducted in Bangladesh, Zambia and India. I was also influenced by the work of my supervisor, Susan Johnson, and our discussions of my PhD and other work we did together during the years. Mauthner and Doucet refer to Haraway (1991) who says that “scientific stories are not innocent” (Mauthner and Doucet, 2003, p. 422) and argue that therefore scientific stories “reflect, and cannot be decontextualized from, surrounding events and institutional circumstances” (*Ibid.*, p. 422).

#### **4.8.4 Ontological and epistemological conceptions of subjects and subjectivities**

In my evolving understanding of subjects and subjectivities, I have been influenced by principles of social constructionism, theories of relational wellbeing and my own personal story. Firstly, I have adopted the view that any type of knowledge and theory-making process is a product of society. According to social constructionism knowledge is culturally and historically specific. This triggered my interest in the importance of context: its relevance for how respondents narrate their stories, for how these stories are perceived by the researcher and later on analysed and written up. Secondly, adopting a relational wellbeing approach, I perceive of my respondents as relational selves, as individuals that are interdependent rather than independent. In the course of this research, great attention was paid to stories about relationships and networks for both wellbeing and financial practices.

Thirdly, I am aware that in any relationship, we play a role and often, we see in others our own reflection as we can only perceive what we know and are able to see. The stories I have told are inevitably filtered through my own subjectivity. Mauthner and Doucet (2003) say that “subject accounts are not completely transparent” (p. 423) and that subjects are created between the researcher and the researched in an encounter where “it is possible to grasp something of [the subjects’] articulated experience and subjectivity” (*Ibid.*, p. 423). This is important for an awareness of the “situated, partial, developmental and modest nature” (*Ibid.*, p. 424) of knowledge creation.

#### **4.9 Reflexivity: managing relationships with research assistants**

There is now greater emphasis on the need to reflect not only on our positionality as researchers but also on the positionality of research assistants who work with us – their social status and involvement in the community and in the research process. Temple and Young (2004) say that when the researcher and the research are seen as objective, it becomes irrelevant how the translation is done as well as who is doing the translation. In these situations, translation is seen as a technical process rather than a source of knowledge construction, and if done correctly



(there are techniques like back translation through which you can check the accuracy of the translation), researchers feel confident that the written translation is objective and representative of the truth.

However, whenever the positionality of the researcher is considered important in the research process, as in this study, the role and positionality of the research assistants should also be taken into consideration. Temple and Young (2004), for instance, say that there is “no neutral position from which to translate and the power relationships within research need to be acknowledged” (p. 164). Thus it is argued that “the process of situated knowledge production in cross-language and cross-cultural research is influenced by the subjectivity and positionality of researcher, assistants and participants” (Caretta, 2015, p. 491).

During the fieldwork, I worked with two research assistants in Nyamira and one in Kitui. In Nyamira I was advised by local researchers to visit men with a male research assistant in order to be taken more seriously and women with a female assistant. I worked with a brother and a sister who had previously worked with a PhD student and had some experience with assisting foreign students and researchers. In Kitui, gender seemed to be less of an issue and all interviews were conducted with a female assistant who had worked a few years before on another research project conducted by my supervisor with FSD Kenya. The previous experience of all the assistants was helpful because they knew how to engage with respondents and were familiar with some of the topics covered.

All assistants were in their twenties or early thirties, with university degrees or studying at university during the time of the research. They originated from the local areas of my research, however only one lived in Nyamira with family. The other from Nyamira was studying in Nairobi and at home only during holidays that overlapped with the fieldwork for this project. The research assistant for Kitui lived with her family in Nairobi and travelled with me to Kitui for the research. Their social position was therefore different from that of the respondents and one respondent once expressed how much she valued education by pointing out that my assistant could work with me because she was educated. Because they all had deep knowledge of the places and cultural norms covered in my research,

understood a university environment, were close to my age and had previous experience with other researchers, they were helpful in bridging the gap between “my world” and the world in which I was entering for my research.

When I first met with the research assistants, we took time to discuss the ethics of conducting interviews, the topic of the research and to go through my draft interviews. It became quickly evident that they were not only assisting me by doing technical translations but by putting across my questions and concepts about a “good life” in a way that could be understood, as mentioned in Section 4.5.2.

In this sense, my assistants played the role of cultural brokers, as they were making concepts comprehensible from one culture to another, trying to bridge my world with the world of the respondents. In fact, “the translator makes assumptions about meaning equivalence that make her an analyst and cultural broker as much as a translator” (Temple and Young, 2004, p. 171). My research assistants were conducting cultural and historical translations that were required by me to fully understand the context and the meaning of the data. For instance, in one interview conducted in English the respondent was speaking about his life in relation to historical events and local politicians. My assistant was able to explain the significance of those references as they were understood by him, but not by me.

In this context, as Temple and Young suggest (2004), research assistants can be “‘key informants’ rather than as neutral transmitters of messages” (p. 170), thereby acknowledging the possibility of a constructive conversation where different perspectives about the research topic and dynamic are shared and debated.

Research assistants can also act as independent and autonomous researchers. Their role can be passive or active. Researchers have previously shown how research assistants can also pursue their own agenda during fieldwork, without compromising the research or the situation of respondents. For instance, both Edwards (1998) and Caretta (2015) wrote how their assistants, both very interested in education, used the time during the interview to advise respondents to send their children to school. I experienced similar situations with my assistants.

I never stopped autonomous interventions on their part (they would always let me know what they were about to say) as I felt they were always for the benefit of the participant involved and often it was advice that I was not able to give myself. For instance, some respondents asked me at the end of the interview for advice on managing their livestock and I admitted I was no expert. However, my assistant was and he spent time with the interviewees checking their livestock and advising them on better ways to keep it. Similarly, in another situation, one of my assistants was able to advise a young respondent about some local NGOs that were giving bursaries to students to continue education.

These examples show how the positionality and subjectivity of my assistants had a role in the interview process, as well as in the creation of data and trust. Moreover, this shows how assistants are not passively translating English but actually participate in the interview and can actively contribute to it by adding questions and giving advice. This aligns with Temple's argument that "Translators are active producers in research rather than neutral conveyors of messages" (Temple, 2002, p. 846).

Their interest in the research and sensitivity towards respondents render research assistants key to gaining trust from the participant and facilitating positive engagement. The female research assistant I worked with in Kitui showed a lot of interest in the research, and took very detailed notes during the interviews. We spent several hours after the interviews, often in the evening, going through our respective notes, comparing and discussing them. This process was facilitated by the fact that we lived in the same place for most of the time, which meant we could spend more time together. This also gave me the opportunity to focus more closely on the respondents during interviews because I knew someone else was also taking notes.

This particular research assistant also showed a higher level of sensitivity towards respondents' difficulties and the life history they were sharing. By showing empathy, I felt that she helped to gain more trust from respondents and put them in a more comfortable situation in preparation for the second interview. Overall, she became more involved in the research process and in the life of respondents,

something that I did not experience from the other two assistants. Since I did not speak the local language I had to rely heavily on the assistants for both the translation and interpretation of the interviews. I also had to rely on them to build human connections with respondents and in this process their personality was important. As a result, I also developed more familiarity with respondents from one site. Not all respondents were naturally talkative, and it became important to recognise that their talkativeness could be significantly enhanced based on the relationship we built with them.

My personal understanding of language and the role of the assistant has significantly evolved during this research. This is especially true when considering the types of data upon which my analysis was based. For each interview, I had both the transcriptions and my notes at my disposal. Initially I expected that the transcriptions would be more accurate and detailed because they were done by someone external to the research process. On the contrary, transcriptions can at times feel detached from the actual research encounter. Respondents frequently engaged in long narratives that involved many clarifications as they go along. This can create a disjointed transcription, which contrasts with the actual experience of the interview. This is why I often felt that, while transcriptions are useful for quotes, the strength of the stories can emerge a lot more clearly from field notes, as they reflect the flow of the conversation and capture some of the intangible aspects of the research encounter through personal comments and observations. I have also realised the importance of being present during the research encounter.

#### **4.10 Conclusion**

This chapter has illustrated the importance of using qualitative research for exploring wellbeing and financial practices from an emic perspective. A flexible and adaptable approach to the interview rendered more personal the type of research encounter that was established with each respondent because it recognised differences in the respondent's willingness and predisposition to talk about themselves in relation to the research topics. While this means that not all interviews covered all the aspects of the research to the same degree, it was

important that interviews followed a path that was built by both researchers and respondents.

Reflections on the research journey point to the value of multiple visits to establish a relationship with respondents and the importance of working with local research assistants. The latter have supported the research process by acting as cultural brokers and assisting in establishing relationships with respondents. Since qualitative research is about understanding the meanings and experiences of respondents, this chapter has also noted the value of working through field notes with research assistants. Although a time-consuming activity it is also a very important process of data construction.

Lastly, reflections on the process of doing research suggest that there is value in moving away from the field for some time and to break the fieldwork into multiple stages. The initial analysis done between periods of fieldwork was important for two reasons: on the one hand, it made evident the shortcomings of CA, the wellbeing approach that was first adopted, as explained in Chapter 1; on the other hand, it raised awareness in the researcher of the more subtle aspects of the data related to values and morality that were explored further in the last period of fieldwork.

## **Chapter 5: The Research Context**

### **5.1 Introduction**

This chapter provides a discussion of the socio-economic context of this research. It starts by giving an overview of the Kenyan national economic and political context before moving on to explain the landscape of financial services available nationally and in the research sites. It provides a socio-economic description of the two areas of the research, Nyamira and Kitui, in terms of financial services adoption and use. In the last part of the chapter, anthropological and historical literature about the two sites of this research is presented, with a focus on social and cultural norms of the Gusii people of Nyamira and the Kamba people of Kitui. This chapter sets the stage for the empirical analysis of Chapters 6, 7 and 8.

### **5.2 The economic and political context of contemporary Kenya**

At the time the fieldwork for this research was being conducted (2014-2015), the World Bank ranked Kenya as the fifth largest economy in Sub-Saharan Africa and estimated Kenyan growth at 5.4% in 2014 (World Bank, 2014). This was achieved through increased agricultural production and livestock outputs, as well as expansion of the credit sector which partly increased private spending, together with a low level of inflation and a stable exchange rate (World Bank, 2014). Inflation was lower than the 7.5% upper target anticipated by the Central Bank of Kenya (CBK), although it had increased from its 2013 value of 5.7%, mainly because of an increase in food prices (World Bank, 2015). Meanwhile, the decrease in the price of oil also contributed to growth and private spending, as well as investments in infrastructures, which remain key for the economy (World Bank, 2015). However, challenges remained in the form of increasing public debt, threats to security that affect growth especially in the tourist sector, and increased vulnerability to external shocks and volatility since Kenya's entry into the sovereign bond market (World Bank, 2014; 2015).

The fieldwork took place a year after the presidential election of 2013. This election had been peaceful, in contrast to the ethnic violence that broke out

during the 2007 election that had affected the northern parts of Nyamira. The 2007 election violence was part of a pattern of competitive politics that first emerged after the multi-party system was introduced in Kenya in 1991. The country saw an increase in pre-election violence and ethnic unrest during the elections of 1992 and 1997 that saw the continuation of Daniel Arap Moi's presidency. In 2002, the National Rainbow Coalition (NARC) won the elections and Mwai Kibaki was elected as the third president of Kenya. This signalled the end of almost 40 years of Kenya African National Unit (KANU) domination. More recently, Kibaki was succeeded by Uhuru Kenyatta, who won elections in 2013 and 2017 and became the fourth president of Kenya. The ethnic unrest that started in 1992 reached its peak during the dramatic events of the post-election violence in 2007.

The ethnic violence that exploded in early 2008 had its epicentre in the Rift Valley and involved mainly Kalenjin, Kikuyu and Luo, although attacks were also carried out on other ethnic groups (Lynch, 2011). The Luo people in particular did not feel their interests were represented by Kikuyu and Kalenjin presidents for over 40 years. The saying, "It's our turn to eat" captures the understanding of the means through which the benefits of public office are captured by those in government and the resulting sense of exclusion of those groups whose leaders have not achieved high office (Branch *et al.*, 2010; Wrong, 2010). Although these events did not substantially affect the areas covered by this research (Nyamira and Kitui), they signalled the beginning of political instability in a country that had been internationally regarded as peaceful and stable for over 40 years.

The violence and the political instability it reflected raised concerns about the country's overall development because of the link between political instability and poor economic growth (Barro, 1991; Swagel *et al.*, 1996). In Kenya, political stability is needed in order to gain the confidence of investors, strengthen production and preserve other important sectors such as tourism<sup>8</sup>.

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<sup>8</sup> Mkawale, S. 2017. "Kenya's economy feels pinch of prolonged political uncertainty" in the *Standard Digital*, <https://www.standardmedia.co.ke/business/article/2001256079/kenyans-feel-impact-of-prolonged-political-uncertainty> [Accessed on 29th June 2018]

However, during the five years between the elections of 2007 and 2013, Kenya adopted a new constitution that started a process to devolve power. Local governments were created at the county level, a process of land reform was instituted and a series of independent institutions among which the Independent Election and Boundaries Commission (IEBC)<sup>9</sup> was established, all of which had a stabilising effect on the country.

Moreover, the peaceful elections of 2013 in the wake of the new constitution provided cause for optimism. In June 2014, just a few months before the fieldwork for this research began, the World Bank signed a new partnership agreement with Kenya, showing some degree of confidence in the new constitution and the ability of the government to lift people out of poverty and bring development across the country. The average growth in Kenya between 2011 and 2014 was 5.4%, which exceeded both the average growth for Sub-Saharan Africa and that of lower-middle-income countries (World Bank, 2015). However, it fell well short of the 10% growth envisioned by both the Kenyan development blueprint, Vision 2030, nor the new partnership strategy signed with the World Bank.

Together with political stability, there is a general acceptance of the role of the financial sector in boosting economic growth and poverty reduction. As mentioned in Chapter 1, financial inclusion policies have recently moved their focus away from improving access to finance for poor people to improving access for all of those who are excluded (Demirguc-Kunt *et al.*, 2008). This has also meant a move away from credit to consideration of a broader range of services. Recent evidence on the use of financial services shows that financial inclusion can contribute to inclusive growth and economic development, although not all services have the same potential for enhancing development goals (Demirguc-Kunt and Singer, 2017). The following section presents the state of financial

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<sup>9</sup> Kimenyi, M. S. 2013. "Kenya: A Country Redeemed after a Peaceful Election" in the *Brookings*, <https://www.brookings.edu/blog/up-front/2013/04/02/kenya-a-country-redeemed-after-a-peaceful-election/>  
"Kenya After the Elections" in the *International Crisis Group*, <https://www.crisisgroup.org/africa/horn-africa/kenya/kenya-after-elections> [Accessed on 28th June 2018]



inclusion in Kenya and with reference to the two research sites of Nyamira and Kitui.

### 5.3 Overview of Kenyan financial landscape

In the last decade, Kenya has made positive strides towards full financial inclusion. Table 5.1 below shows a breakdown of financial services usage over time and across different locations. FSD Kenya, in collaboration with Central Bank of Kenya and Kenya National Bureau of Statistics (KNBS), has conducted four rounds of national representative household surveys that measure access, usage, quality and impact of financial services – these are called FinAccess. The first survey was done in 2006 and the most recent in 2019<sup>10</sup>, covering over 10 years of development of the financial sector. Table 5.1 presents data from the MCS research, FinAccess 2013 (FA2013) and FinAccess 2016 (FA2016) - the two closest national research rounds to the research period of this thesis that show an improvement in the levels of bank access, the use of mobile money and informal services. FA2016 confirms that men, people with higher education, and people between 26 to 55 years of age are more likely to have formal accounts, and that the urban-rural gap in the use of formal services has increased in the last 10 years, with usage in urban areas almost double than in rural areas (FSDK and CBK, 2016). However, with the increased use of mobile financial services and improved bank outreach after the introduction of the new agency banking legislation guidelines in 2010 (Johnson *et al.*, 2016), the level of formal inclusion in rural areas has also increased (FSDK and CBK, 2016).

FinAccess data and in-depth research into the financial lives of Kenyans show that Kenyans use multiple services at the same time and for different purposes. For instance, Kenyan Financial Diaries found that the median household in their sample used 17 different financial devices during the 12 months of the research

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<sup>10</sup> The main two changes between FinAccess 2016 and FinAccess2019 are: 1) a substantial increase in the level of digital credit through mobile applications, from 0.6% in 2016 to 8.3% in 2019, and 2) an increase in mobile banking from 17.5% in 2016 to 25.3% in 2019 (FSDK and CBK, 2019). These two services were not predominant among respondents of this research, as only one respondent had accessed a loan digitally by the time of the research. This is a field that will require more research to understand the impact of these services on low-income Kenyans' aspirations and wellbeing.

(Zollmann, 2014). It is therefore important to understand the different types of services that Kenyans use and the variety of purposes for which they are being used.

In the sections below, an overview of the main types of services is provided, distinguishing between bank services, savings and credit cooperatives (SACCOs) and microfinance institutions (MFIs), mobile financial services and informal services. Data is drawn from FinAccess 2016 (FSDK and CBK, 2016) and the Market Case Study (MCS) (Johnson *et al.*, 2016) research that was also conducted in the two counties of Nyamira and Kitui. Table 5.1 shows differences between the rural areas of Nyamira and Kitui in the use of bank services, mobile money, SACCOs, MFIs and the digital saving and loan service of M-Shwari. Before exploring the use of financial services, more detail is given about the geographical location, peculiarities and livelihoods strategies of the two market hubs of Nyamira and Kitui. The goal of the subsequent sections is to present the economic and social aspects of financial services use in Kenya, and how they relate to the specific livelihood strategies of the geographical areas of Nyamira and Kitui.

**Table 5.1 Use of financial services over time and in different geographical locations**

	National (FA2013) <sup>11</sup>	National (FA2016) <sup>12</sup>	MCS <sup>13</sup>	Nairobi <sup>14</sup>	Nyamira <sup>15</sup>	Kitui <sup>16</sup>
<b>Bank access</b>	29.2%	38.4%	28%	56%	25%	16%
<b>Mobile Money</b>	61.6%	71.4%	72%	83%	68%	69%
<b>SACCOs</b>	11%	12.9%	6.1%	7.5%	9.4%	3.3%
<b>MFIs</b>	3.5%	3.6%	1.3%	0.7%	2.2%	1.1%
<b>Informal groups</b>	27.7%	41.4%	24.8%	13%	21%	19%
<b>M-Shwari</b>			9.1%	25%	2.3%	4.6%

<sup>11</sup> Data from FA2016 (FSDK and CBK, 2016).

<sup>12</sup> Data from FA2016 (FSDK and CBK, 2016).

<sup>13</sup> Average MCS data across the three locations of Nairobi, Nyamira and Kitui (Johnson *et al.*, 2016).

<sup>14</sup> Data from MCS (Johnson *et al.*, 2016b).

<sup>15</sup> *Ibid.*

<sup>16</sup> *Ibid.*

### 5.3.1 Research sites: Nyamira and Kitui

The market hubs of Nyamira and Kitui counties (previously districts) were selected for both the landscape study and the MCS research (Johnson *et al.*, 2016) as representative of districts in the two bottom terciles of the poverty ranking of the nation's districts. This choice was guided by the report "Wellbeing in Kenya" published by the Government of Kenya in 2005 (*Ibid.*) which ranked Nyamira in the middle tercile and Kitui in the bottom tercile. Nyamira was chosen in order to give "insights into access and use where population densities and food security are not primary problems, while Kitui represents the semi-arid spatial frontier of delivery and a context of chronic food insecurity" (*Ibid.*, p. 7).

The market hub and county of Nyamira is located in the southwestern corner of the Kenyan highlands. The total population of Nyamira County was calculated at about 592,000 people according to the census data from 2009 and it was estimated to reach 632,000 inhabitants in 2018<sup>17</sup>. More than 50% of the population was registered as unemployed in 2009. However, the county presented one of the lowest levels of inequality of a country with a Gini coefficient of 0.394 (KNBS and SID, 2013). It is an agro-ecological area with high potential, where both coffee and tea are grown. However, Nyamira is quite a small town, built on a hill and with high scarcity of land for new development. In addition, given the proximity of Kisii town,<sup>18</sup> Nyamira has not been particularly attractive to new businesses. The scarcity of land affects both household and business development. While many households have plots of tea by the side of the road, they are very small and hardly enough to support a household economically. The tea sector has gone through several reforms over the last 50 years. However, these have hardly improved the situation of smallholder farmers (Ochieng, 2010). Prices for tea coming out of the factories of Western Kenya – including Nyanza Province

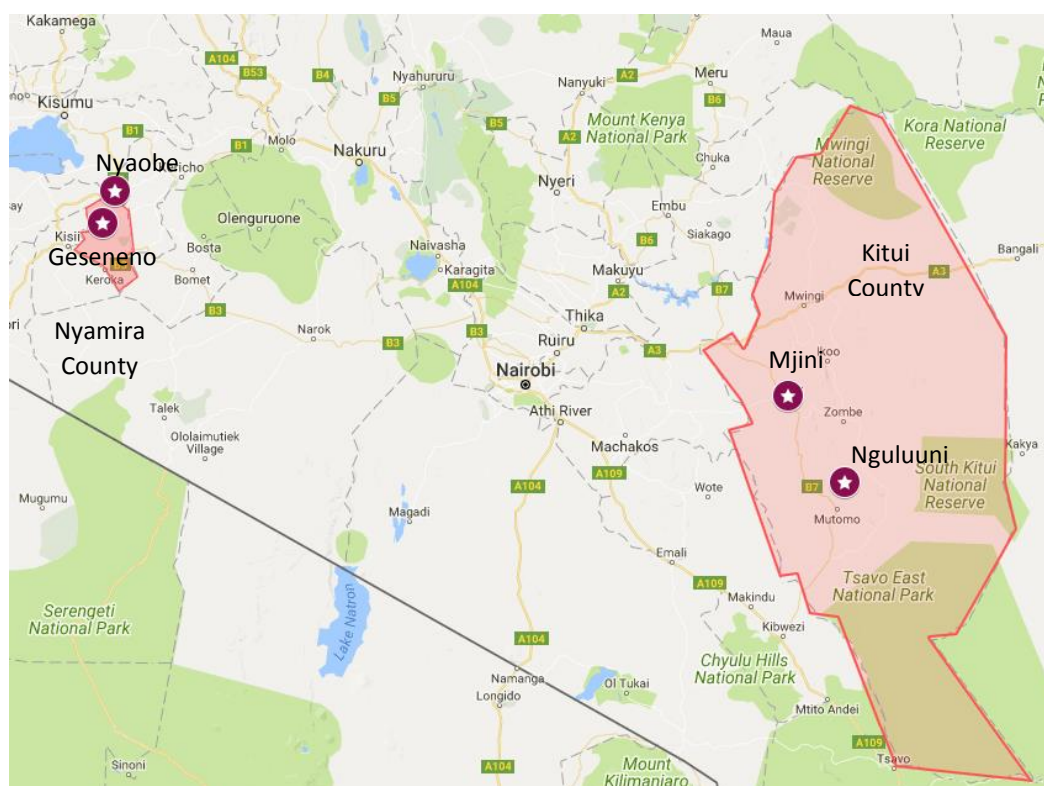
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<sup>17</sup> Data from the website of the County Government of Nyamira <http://www.nyamira.go.ke/index.php/programmes/downloads> [Accessed on 16/06/2018]

<sup>18</sup> Kisii is the capital of Kisii county. Before the administration changes in 2010, Kisii was the capital of the bigger Kisii district that also included Nyamira. This was then split into Kisii district and Nyamira district. With the new Kenya Constitution law in 2010, Nyamira district was renamed Nyamira county.

where Nyamira is located – have for a long period been lower than prices for tea produced by factories in the east of the Rift Valley (*Ibid.*).

**Figure 5.2 Geographical location of research sites**



In Nyamira County, research was conducted in two villages: Geseneno and Nyaobe. Geseneno is located on the outskirts of Nyamira town on the main tarred road connecting Nyamira to the Kisii-Kisumu Road on one side and Konati Junction on the other. This village is located within walking distance from the centre of Nyamira town and its main services. The rural village of Nyaobe was a more remote area situated in the north of the county and neighbouring with Homa Bay County (Figure 5.1). Reaching Nyaobe would normally require a 30-minute trip on a local minibus (*matatu*) up to Ekerenyo and then another 30-minute trip on the back of a motorbike.

The majority of the respondents owned some land on which they grew tea, vegetables and fruit for sale and household consumption. However, most families were supplementing their income from agriculture with odd jobs, small enterprises or formal employment. These opportunities were more frequent in Geseneno, with its favourable climate and proximity to the market hub, than the

more rural site of Nyaobe, but in only two of the households visited, the husband worked and lived away from home: one from Geseneno and one from Nyaobe. This suggested that the entire area – both rural and less rural – offered opportunities for local work, in stark contrast to the rural area of Kitui County.

Kitui County, a semi-arid region, is located east of Nairobi and is often afflicted by drought and food insecurity. A 2016 county document claims that 20% of the households are food insecure (KFSSG and County Steering Group, 2017). A 2011 analysis of the annual period of rain referred to as “long rains” placed the majority of Kitui County in the “Stressed Phase”, with decreased but still adequate food consumption. A few pockets of the county were classified in the “Emergency Phase” with high levels of household vulnerability and food gaps, potentially leading to severe malnutrition or excess mortality (KFSSG, 2011). Kitui County has a population of 1,147,200 individuals and a population growth rate of 2.1%<sup>19</sup>. In the county annual development plan for 2017/2018, water scarcity, environmental degradation and food insecurity were listed as development challenges. The need for improved infrastructure and more youth employment were also identified (County Government of Kitui, 2017). The county is characterised by high levels of poverty (47.5%) compared to the national average of 36.1%, and food poverty (39.4%) compared to a national average of 32% (County Government of Kitui, 2018).

In Kitui County, research was conducted in the urban area of Mjini, a central area section of Kitui town situated behind the bus station; and the rural area of Nguluuni, about 70 kilometres from Kitui and reached by private car or public bus on a gravel road in about two-and-a-half to three hours depending on the transport type and road conditions. Nguluuni is a 20-minute drive from Mutomo where there are a few shops, financial services providers and a local hospital.

At the time that fieldwork began in Nguluuni, respondents had experienced 12 months without rain. As the fieldwork was in progress, the rain came very violently, destroying roads and houses, but was welcomed by residents

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<sup>19</sup> Data from the website of the County Government of Kitui, <http://www.kitui.go.ke/> [Accessed on 01/07/2018]

nonetheless. During the previous year, some of the respondents had suffered food scarcity and resorted to sell any livestock they had as an emergency strategy. In this particular location, women were responsible for running the home and cultivating the fields, while their husbands sought employment, particularly in the construction sector, in Kitui or further away in Nairobi. Work opportunities in the area were scarce and not all women would accept tough work on other people's farms for minimal pay. Most of these households therefore lived on remittances received from people working in cities, and support from other family members.

In Kitui County, Kitui town is a major urban centre. It is a vibrant town that attracts businesses and development. The recent discovery of coal has started to attract external investors, together with plans for a new cement production plant and university campuses (Johnson *et al.*, 2016). All of the respondents based in the second location in Kitui, Mjini, apart from a housewife and a nurse, had businesses and lived in town with their families. Business activities ranged from a relatively successful electronic shop and butchery, to the sale of *miraa* (khat) and washing of carpets. This shows the variety of opportunities that the market hub of Kitui could offer compared to the surrounding rural areas.

The two market hubs of Nyamira and Kitui differ greatly: Nyamira's economy relies more heavily on agriculture and partly on casual employment, while Kitui's economy relies on small businesses and casual employment. Land is scarce in Nyamira County and household and business expansion is difficult. On the contrary, land is readily available in the surrounds of Kitui town but such land is often arid and unsuitable for agricultural development. In the sections below, I will discuss the development and use of the main financial services, comparing urban and rural perspectives and, where relevant, the two research sites.

### **5.3.2 Bank services**

The two market hubs of Nyamira and Kitui experienced a rapid expansion in bank branches in the period 2007-2011 (Johnson *et al.*, 2016; Johnson *et al.*, 2012). This trend had started to slow down by 2014 (Johnson *et al.*, 2016) but by the time the MCS was conducted towards the end of 2014 and this fieldwork was starting, Equity Bank, Co-operative Bank, Family Bank, KCB, Barclays and Post Bank all had

a presence in Nyamira. In addition to these, K-REP and National Bank were also present in Kitui. Despite the rapid expansion in bank branches, banks have not carried out significant changes in their offerings over the same period of time, so that products and prices changed very little (Johnson *et al.*, 2016). Starting in 2011, banks started to operate mobile banking platforms that rely on the presence of agents in rural areas. However, these hubs have worked mainly on the transaction side, facilitating cash in and cash out, rather than favouring the opening of new bank accounts (*Ibid.*).

Data from FA2016 shows that almost 39% of Kenyans have access to bank accounts (Table 5.1). The demand-side of the MCS research clearly shows the rural-urban gap, with over 55% of people in Kariobangi (Nairobi) having access to a bank account, compared to 25% in Nyamira and 16% in Kitui. This research sample could be seen to reflect the differences in livelihood strategies between people in Nyamira and Kitui. In Nyamira, some respondents from both the urban and rural sites used bank accounts for the purpose of receiving salaries for formal employment and payments for tea and coffee supplies that are processed either by banks or SACCOs. Kitui presents a very different story with bank account use being concentrated in the urban site. Here, six of the nine respondents were using a bank account as a way of receiving salaries, payments or saving money from their businesses. In the rural area, none of the nine respondents was using a bank account. Only one respondent from Nguluuni, who was doing casual work in Kitui, had opened an account in the past and that was inactive at the time of the research. This reflects the differences between the two areas, particularly with regard to economic opportunities. Outside of Kitui town, the population of Kitui county is dispersed over a relatively large geographical area, often with poor transportation options and at some distance from centres with banks. In addition, the rural population of Kitui County have less need for bank accounts through which to receive payments for agricultural produce, and even fewer of them need bank accounts for salaries as formal employment is extremely limited in these areas.

Qualitative research shows that bank accounts are often opened in order to receive payments rather than saving. There is a widespread view that the amount

to be put into the account should be large enough to be worth saving (Johnson, 2016). This means that when people say that they are not able to save at the bank, they mean that they are not able to save for accumulation purposes and that the bank is not the most suitable place for them to keep whatever funds they have because it is perceived to be for richer people (*Ibid.*). The Market Case Studies confirmed that bank accounts are opened mainly in order to receive payments and different accounts are used for different income streams. This is partly because companies have a tendency to suggest specific retail banks to facilitate their payments. In Nyamira, it would not be unusual to open a new account to receive payments from tea or coffee. By having separate accounts for different streams of income, people are also able to borrow from banks against those particular streams, with the specific expectation that such loans will only be paid when income from those sources is available (Johnson *et al.*, 2016).

Johnson *et al.* (2016) argue that the concept of liquidity is constructed and that such construction is not only defined by the instrument being used but also by the user. In particular, they claim that “structural factors of mobility, livelihood context, familiarity and nature of experience and interaction with the technology itself, and how these are also gendered” (p. 12) will influence the way in which different people construct their notion of liquidity. This means that people will choose a financial service based on perceptions of liquidity as well as their intentions for their money. Research on the use of banks in Kenya confirms that people see banks as being far removed from people and quite illiquid. For instance, the MCS research shows that the majority of the interviewees deposited into and withdrew money from their bank account once a month (*Ibid.*). In addition, ATMs and branches are still the most popular ways of interacting with the bank, notwithstanding the introduction of bank agents and mobile banking services. This pattern of use is consistent with the view of banks as being distant from people, and therefore a place where it is possible to create a form of savings that is more illiquid than others. In this view, the development of bank agents and mobile banking goes against the perception that most people make use of banks for the creation of illiquidity (*Ibid.*).



A further issue worth discussing is the type of relationship that customers develop with their banks. Most people open bank accounts with the expectation of being granted a loan at some point in the future, with an underlying idea that “the bank will reciprocate on the deposit of savings with a loan” (Johnson, 2016, p. 95). However, while people with formal employment and regular payments from tea and coffee can access loans, for the majority of the informally employed, a bank loan is not a possibility. Johnson (2016) argues that clients have expectations that are close to the idea of entrustment (Shipton 2007 in Johnson *et al.*, 2016) and negotiability which are present in relationships of mutual support and reciprocity practised through mobile money use and groups. Although in reality there is “a mismatch between the expectations people have of banks and what banks are in fact able to offer” (Johnson, 2016, p. 95). However, the relationship between banks and their clients resembles more closely the idea of hierarchy proposed by Graeber (2011 in Johnson *et al.*, 2016), where there are habits and customs of engagement characterised by superiority and inferiority. There is no reciprocal obligation or a relationship of equality with the bank, and banks have not been able to adapt their operations to match a “relational repertoire”, which includes elements of friendship, reciprocity and “upliftment” that people value. The latter is understood as a specific type of “ask and assist” relationship characterised by expectations and norms of reciprocity “and involves looking after one another and boosting each other’s well-being” (Johnson and Krijtenburg, 2014, p. 17). This mismatch of repertoires can create disappointment and present an extra challenge for banks in the creation of sustainable and long-term relationships with clients (Johnson *et al.*, 2016).

### **5.3.3 SACCOs and MFIs**

SACCOs and MFIs operated quite differently in the two research areas. In Nyamira, the SACCO sector is dominated by cash-crop based SACCOs, especially tea. Many farmers are part of tea SACCOs which facilitate loans against tea payments. However, a study conducted on financial service providers in Nyamira found that because of the small amounts of tea payments, it becomes difficult for SACCOs to lend against them. In the main, loans are given against bonuses rather than

monthly payments.<sup>20</sup> In addition, given the presence of a free market for tea and the fact that private buyers visit smallholder farmers, it may happen that farmers sell on the free market in order to avoid repaying their loans (Johnson *et al.*, 2012).

In Nyamira County, one male respondent was part of a tea SACCO and another of a coffee SACCO. A female respondent mentioned and was part of a smaller SACCO operating in Nyamira town, specifically for small-enterprises. The situation is quite different in the market hub of Kitui where the SACCO sector is dominated by Kitui Teacher's SACCO and a small traders' SACCO (Johnson *et al.*, 2012) that had been rebranded as Bestrock SACCO by the time of this research. Bestrock operates daily savings collections and targets all types of traders, as well as government, parastatal, hotel and school employees. The structure of the SACCO sector in Kitui reflects the bigger size of the market hub and the importance of employment, in particular of teachers, for the local economy. One respondent was part of Bestrock SACCO and another was part of a small Farmers SACCO located in Mutomo, which was created out of an initiative of the local Catholic Church.

The MFI sector similarly reflects such differences. In Nyamira, Faulu and Kenya Women Development Fund opened in 2004 and K-REP's Juhudi Kilimo programme targeted dairy farmers. The mainstream MFI sector showed quite a high level of deposits in 2012, possibly reflecting the lack of alternative credit options, such as the underdeveloped SACCOs sector for small-enterprises (Johnson *et al.*, 2012). In Kitui, the MFI sector was well-developed by 2012 with K-REP operating in the area for almost two decades, in addition to BIMAS, KWFT, Faulu and SMEP (*Ibid.*). Specific to Kitui are Financial Service Associations (FSAs) that were supported by K-REP Fedha Services. At the time of this research, there were 14 FSAs in Kitui, covering rural areas of the county. The FSA operating in Mutomo, the nearest market hub to the village of Nguluuni in which research was conducted, had 4,600 members at the time of the research. One female respondent in Mjini (Kitui town) was part of an MFI and another from Nguluuni (urban Kitui) was part of the FSA in Mutomo.

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<sup>20</sup> Tea produce is paid partly on a monthly basis and partly as a yearly bonus that depends on the total amount of tea produced and market prices.

MCS data shows that 9.4% respondents in Nyamira were part of a SACCO. This is higher than both Kitui and Nairobi where 3.3% and 7.5% of respondents respectively were using SACCOs, thus reflecting the importance of the tea and coffee cash crop sectors. In Nyamira 2.2% respondents used MFIs compared to about 1% of respondents in both Kitui and Nairobi. This might reflect the lack of options for small businesses. An additional 1.3% of the population were part of FSAs in Kitui. The research confirmed that, generally, people join a SACCO either to receive payments from employment or cash crops.

Notwithstanding the challenges facing SACCOs to remain competitive after they were required to join the SACCO Society Regulatory Authority (SASRA) in 2011 and the changes in the MFI sector after the introduction of the Microfinance (Amendment) Act of 2013, the MCS research shows a higher ratio of borrowing to saving for SACCOs and MFIs compared to banks. Almost half of those individuals saving with SACCOs access credit, while 100% of MFI clients do so. This is very different from the 14% of bank clients who access loans through their banks. While MFI loans are somehow comparable to bank loans for their lack of flexibility and negotiability as well as for their size, loans in SACCOs are a lot more accessible to members. Research shows that when income sources are uncertain and businesses are in danger of declining due to competition, loans from SACCOs and informal groups can offer a more friendly and relaxed option, while loans from banks and MFIs can create a lot of pressure and anxiety, causing people to fear loans from formal service providers (Johnson *et al.*, 2016).

#### **5.3.4 Mobile financial services**

Mobile money services were first introduced in Kenya in 2007 by phone operator Safaricom. The service introduced, M-Pesa, consisted of an e-wallet where money could be deposited and from which it could be transferred to another mobile number, and subsequently withdrawn from an agent, or used to pay bills (Johnson, 2016). Later on, with the introduction of Lipa Na M-Pesa, money in the e-wallet could also be used to pay for purchases in selected stores that accepted mobile payments. FA2016 data shows 71% of Kenyans use mobile money services and the MCS data reflects a similar figure of 72% across the three market-hubs of the

research. Usage has more than doubled since 2009 and mobile financial services are considered by almost 33% of Kenyans as the most important financial instrument (FSDK and CBK, 2016).

The gender gap in the use of mobile money services is much lower compared with the use of bank services. In the MCS data, 76% and 70% of men and women respectively access mobile money services and the study found that women who previously did not have phones are now new users of mobile money services. MCS data also shows that there is a rural-urban gap in the use of mobile money services but that this is smaller than the rural-urban gap in relation to bank services. In the MCS data, Nyamira and Kitui present 68% and 69% of mobile money service usage respectively, while Nairobi 83% (Johnson *et al.*, 2016).

The pattern of use of mobile money services has also changed over time. In previous research, respondents spoke about mobile money services as a way to transfer money among people. This was consistent with the way in which the service had been advertised as a remittance mechanism for “sending money home” (Johnson, 2016, p. 91). Additionally, during the MCS research respondents talked about using mobile money services as a savings device. Again, Johnson *et al.* (2016) note that the ability to create illiquid savings through mobile money was dependent on the individual characteristics of people. For some, putting money in their phones was a way of creating an intermediate step before moving a certain sum to a bank account, while for others, mobile money was too liquid to be considered as savings.

Overall, mobile transactions, in the forms of gifts and open-ended borrowing, are part of a system of give and take that is embedded within wide networks of relationships and friends. This creates a flexible and open-ended system of assistance where transfers can be received as either a gift or a loan (Johnson, 2016). While most studies have looked at mobile money services from an individualistic perspective, data shows that money circulates among individuals who are connected through family relationships, savings groups, or other collectives (Kusimba *et al.*, 2013). Research into family mobile networks for instance shows that the circulation of funds through mobile money operates as

“an equalizing mechanism whereby individuals have a greater number of potential ties or links through which they can access the wealth of a family” (*Ibid.*, p. 20).

Research in Kenya also argues that the choice of a particular financial device is ultimately driven by social relationships and how to best nurture them (Iazzolino and Wasike, 2015). This research also shows that cash is still in some contexts the most important payment system, especially as a means to access social activities such as informal groups (*chamas*) and church fundraising. Johnson (2016) claims that the underlying logic of mobile money transactions is that of reciprocity and equality. Further analysis into family networks shows that mobile money services are not used to create social connections but to reinforce or end previously existing social connections (Kusimba, *et al.*, 2015). The importance of relationships highlighted by research on the use of mobile money reveals that its success is based on completely different grounds from the ways in which the formal sector operates. Widespread use of mobile money is not a signal that people are ready to move to the formal sector (Johnson and Krijtenburg, 2014). Rather, mobile money operates within a relational repertoire, which represents values of friendship, reciprocity and “upliftment”. The values identified as relational repertoire are far removed from the values put forward by the formal financial sector (Johnson, 2016).

Mobile money can, however, represent a new way of saving through its entrustment to relative and friends, groups and international networks (Kusimba *et al.*, 2013). This fits within a long tradition of open-ended relationships of entrustment with the possibility of a claim for future assistance (Shipton, 2007). It shows circuits of savings and borrowing that are similar to those created within informal groups (Johnson, 2016). Although the underlying logic is that of social support characterised by relaxed transactional terms and equality (*Ibid.*), research shows that mobile money can also cause disruptions in relationships when the pressure for assistance becomes too high (Kusimba *et al.*, 2013). People might change sim cards, have a secret phone or refuse to answer calls in order to avoid requests for assistance. This is why people might at times prefer to transfer their money into their bank accounts to avoid frequent requests for help.

### 5.3.5 Digital finance

At the time of this research, M-Shwari, launched in late 2012, was the main innovation in the mobile money market. This is a combined savings-and-loan product issued by the Commercial Bank of Africa (CBA) and linked to an M-Pesa account. This means that while the account is built on the CBA platform, every transaction in and out of M-Shwari goes through M-Pesa (Cook and McKay, 2015), thus connecting banking services with mobile money. The M-Shwari account is a complete bank account and thus subject to the usual regulations for bank accounts (*Ibid.*). Once the account is open, customers can save, check their loan limit (calculated through a scoring algorithm) and apply for loans. Some customers can qualify for a loan immediately while others need to demonstrate their credit-worthiness by depositing money in M-Shwari, having regular M-Pesa transactions for at least six months or by completing the identification requirements. Loans are to be repaid in 30 days, otherwise they get automatically renewed for two additional months. If loans are not repaid within 120 days, customers are reported to the credit bureau and loans are written off by the CBA – although they may go on try to recover the money (*Ibid.*).

As in the case of M-Pesa adoption, early adopters of M-Shwari are more likely to be under 35 years of age, living in urban areas, educated and already banked (Cook and McKay, 2015). At the end of 2014, the MCS data found that the urban-rural gap for this service was quite high, with 2.3% and 4.6% of users in Nyamira and Kitui respectively compared to 25% in Kariobangi. MCS data also confirmed that the main users of M-Shwari were the younger and more educated generations and individuals who already used other formal services such as bank accounts. Only one respondent in this research had an M-Shwari account that he was using for putting money aside because the system requires an additional step – one more than M-Pesa – to access the money. Research has shown that users appreciate “the fact that this money is less visible and requires an extra step to access” (*Ibid.*, p. 8).

As many as 33% of users in the MCS research sample had taken loans by the time of the research. These were a mean of KSh1,280 (about £10) in the MCS sample,

illustrating that the service is meeting a different market segment compared to bank loans (Johnson *et al.*, 2016). Research on savings groups in Kenya and Kenya Financial Diaries have shown that Kenyans are constantly juggling between ensuring short-term liquidity and longer-term investments. Given that households often keep their savings in illiquid form, they need to have quick sources of money in case of emergencies. Moreover, Kenyans want to see their money “working” (Storchi and Rasulova, 2017; Zollmann, 2014). Depositing money in a bank account does not comply with either of these needs as it is not easy or quick to secure credit from banks, and the money is thus not “working” (Cook and McKay, 2015; Zollmann, 2014).

The fact that users can access loans through M-Shwari at short notice makes it “similar to maintaining a friendly relationship with a shopkeeper who might extend a line of credit at some point in the future” (Cook and McKay, 2015, p. 8). Meeting day-to-day needs and emergencies is the most-cited reason for taking loans through these providers (FSDK and CBK, 2016), and research shows that M-Shwari is taking the place of borrowing from friends and family. This is not only because of the speed with which users can apply for an M-Shwari loan but also because of greater privacy and reduced social obligations – neither of which are characteristic of the process of borrowing from family and friends (Cook and McKay, 2015). Thus, it seems that M-Shwari and similar digital products can operate within a framework of reciprocity and equality rather than hierarchical bank-customer relationships (Johnson, 2016). As one respondent said: “[t]he most effective friend in need, it is the phone” (Cook and McKay, 2015, p. 10).

Since the fieldwork was conducted, the number of available digital services has increased. M-Shwari is now competing with KCB M-Pesa, launched by KCB and Safaricom in 2015, and many other digital services, including MCo-op Cash, Eazzy loan, Timiza and HF Whizz. Recent research with a nationally representative sample of 3,000 people has shown that digital credit has become a key source of credit, especially for working capital, and complements other forms of credit, such as bank and SACCO loans<sup>21</sup>. However, the ease and speed of obtaining digital loans

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<sup>21</sup> Totolo, E. 2018. “Kenya’s digital credit revolution 5 years on”, <http://fsdkenya.org/blog/kenyas-digital-credit-revolution-5-years-on/> [Accessed on 8th July 2018]

also mean that customers may find themselves juggling with multiple loan repayments at the same time. Overall, the research concludes that while it is an enormous step towards financial inclusion, digital credit cannot reach the most vulnerable pockets of the population.<sup>22</sup>

### **5.3.6 Informal services and relationships of support**

Survey data from FinAccess 2016 show that the majority of Kenyans use multiple financial services and continue to be part of informal groups and relationships of support even when using formal services. FinAccess 2016 finds that 41.4% of the population is part of at least one Rotating Savings and Credit Association (ROSCA) or Accumulating Savings and Credit Association (ASCA). MSC data shows that the use of informal groups remains higher among women and in rural areas, with 21% and 19% of the population being part of groups in Nyamira and Kitui respectively, compared to only 13% in Kariobangi.<sup>23</sup> This is in line with the fact that urban-based and educated sectors of the population tend to have easier access to formal financial services. Nevertheless, groups are still a very important financial device for a large segment of the population. FinAccess 2016 data show that the three main reasons to join a group are to have access to a lump sum, either for emergencies or daily needs, or for social reasons. The use of groups remains high, even in the face of the challenges, including the loss of money (FSDK and CBK, 2016). Finding a good group remains essential (Johnson, 2015b; Johnson *et al.*, 2016). Outside of groups, excluded people also continue to save with family and friends (15.4%) and in a secret place (35.8%). For this category of people, family, friends and neighbours remain an important source of credit (6.6%) (FSDK and CBK, 2016).

Informal groups of support are present in many countries (Ardener and Burman, 1995) and have been part of the history of development in Kenya. During the 1970s and 1980s women's groups expanded rapidly and groups became a vehicle to promote rural development. For instance, groups were involved in joint projects

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<sup>22</sup> *Ibid.*

<sup>23</sup> The data collection for the MCS research was conducted at the end of 2014. It is argued that the lower values it collected for informal use might be connected with the timing of the research as most groups end their cycle at the end of the calendar year and start anew with the new year (Johnson, 2016b).



for farming, accessing water, accumulating funds for cultivation and setting up cooperatives (Johnson, 2015b). Johnson (2015c) argues that, although these groups were often very market oriented, their social nature should be understood against a broader moral political economy that manifested elements of malpractice, deceit and corruption. Groups advise and provide guidance and friendships. In addition, they are highly valued because of the discipline and structure that promotes regular saving (Johnson, 2016).

ROSCA mechanisms support individual commitment and self-control which are needed for people to save in the absence of other technologies. In research conducted in Western Kenya, many ROSCA participants simply said: “You can’t save alone” (Gugerty, 2007). Ultimately, these associations can be seen as a form of give and take that is more structured and “balanced” compared to individual relationships of support (Johnson, 2016). ROSCAs are also a way for people to “uplift” each other up (Krijtenburg, 2013) and their strength comes from the collective endeavour (Johnson, 2015a) and the sense of belonging that is embedded in them (Krijtenburg, 2013).

In addition to the presence of indigenous groups, informal groups have been promoted by NGOs and other organisations in both counties of Nyamira and Kitui. When these were introduced, therefore, people were already familiar with some of their concepts and rules. In Nyamira County, the Cooperative for Assistance and Relief Everywhere (CARE) started a Group Saving and Loan (GSL) programme in 2008 (Johnson *et al.*, 2012). The programme, called Community Savings and Loans Project (COSALO), expanded very quickly. However, research conducted a few years after the programme’s implementation, when CARE had already left the area, found several problems with misappropriation of funds and loan repayment, demonstrating the difficulty of institutionalising the savings group rules of transparency and accountability (Malkamaki, 2015). In Kitui County, the Kitui Development Centre (KDC) promoted a different model of self-help groups, called “vikundi”. These differed from the methodology used by CARE in Nyamira and involved weekly contributions of KSh10 to a common fund. Loans were given based on need and repaid with a flat interest rate of 5 or 10% (Johnson *et al.*, 2012). By the time of this research, the programme was still active and KDC was

promoting the development of a federation that could operate as an umbrella under which “vikundi” had been clustered into groups.

Research on the use of financial services in Kenya has found that in both areas of Nyamira and Kitui, “upliftment” is pursued not only through groups but also through social networks and relationships of exchange. These relationships develop through dynamics of reciprocity and moral obligations of entrustment (Johnson, 2015a; Shipton, 2007), as already mentioned in relation to mobile money remittances. They happen among immediate family members, friends and neighbours. Exchanges can consolidate relationships but also give rise to disappointment when the terms of the agreement are unclear or have not been honoured (Johnson, 2015c). Similarly, support can take many forms such as borrowing, gifts and charitable help, mostly operating with the norms of reciprocity and mutual support (*ibid.*).

Qualitative research into the financial practices of the Kamba people of Kitui has shown the deep social embeddedness of credit and debt practices (Krijtenburg, 2017) reflected partly in the fact that the “Kamba of Kitui area have a socio-culturally distinctive vocabulary in the domains of resources exchange and ‘saving’” (Krijtenburg, 2013). The terminology for borrowing depends on the type of relationship between borrower and lender, as well as the conditions of the loan such as the loan period. The terminology for savings reflects the “social and storage” dimensions of putting money away as well as the dynamic of social and financial investment that saving takes in Kamba culture (Krijtenburg, 2013). Overall, the financial practices of borrowing and debt and their representations are connected to feelings of “happiness” and “belonging” and are part of a bigger system of entrustment and “upliftment”, rather than being viewed in terms of power relationships (Krijtenburg, 2017).

### **5.3.7 Conclusion**

Ten years ago, research on financial inclusion and use of financial services in Kenya seemed to recommend that formal institutions keep moving downmarket in order to reach the poorer segment of clients and policy-makers develop and promote financial literacy programmes and positive role models to bring the poorer

segment of clients closer to the formal sector (Johnson, 2008). While this still holds true, more recent research into informal practices and the development of the financial market suggest that there is a disconnect between people's aspirations and the values behind informal relationships of support and banks' *modus operandi* (Johnson, 2015c; Johnson *et al.*, 2016). Johnson argues that the more recent developments around financial inclusion in Kenya, such as the success of M-Pesa, Equity Bank and M-Shwari, are the result of the providers' ability to move closer to a relational financial repertoire, which includes elements of friendship, reciprocity and "upliftment" as well as belonging and identity (Johnson *et al.*, 2016). Mobile money and digital credit can be used within relationships of equality and "negotiability" (Johnson, 2016), thus more easily replicating the type of informal finance and support familiar to people. This body of research shows that there are norms and values associated with how Kenyans perceive and use financial services and decide on financial strategies that are not in line with the values put forward by the formal financial sector. It is therefore important to understand these values within the conversation on financial inclusion. These considerations are used when exploring the data on financial practices and their relationship with people's wellbeing and what they value.

The remainder of this chapter will present historical, social and cultural aspects of the two research sites that will be relevant for the exploration of wellbeing values and experiences in Chapter 6.

## **5.4 Research sites: historical and cultural changes**

### **5.4.1 The Gusii people of Nyamira**

Nyamira County is mainly inhabited by the Gusii ethnic group which speaks a Bantu language. Ethnographic research on the Gusii people and culture (LeVine and LeVine, 1994) reports that this ethnic group was quickly introduced to Western culture during the first decade of the 20<sup>th</sup> century, when the area came under British rule and Christian missionaries started to arrive. Before British colonial rule, Gusii used to live predominantly off agriculture and cattle husbandry, and their lives revolved around the priorities of "food production, military defense, and childbearing" (*Ibid.*, p. 60). Labour and responsibilities used to be organised

according to gender and age: “men were responsible for defense, governance, and animal husbandry, and women for food-processing and the rearing of children” (*Ibid.*). Society was organised through patriarchal lineages, polygamy was practised, and cattle were used for the payment of bride wealth.

Avoidance and taboos were at the core of the model of moral conduct of Gusii people and guided the relationship between parents and children while the relationships with brothers, sisters, or between grandparents and grandchildren were more relaxed. Another key principle that guided social order was hierarchy and delegation where the “obedience of sons to their fathers and of wives to their husbands was the sine qua non of a man’s achievement” (LeVine and LeVine, 1994, p. 66). The power, influence and wealth of men were linked strongly to their control over women, the size of their cattle herds and their ability to produce heirs (Silberschmidt, 1992). Generally, personal wealth connected to these three spheres gave men respect and honour; poor men were despised (LeVine and LeVine, 1963).

During British rule, cattle camps were closed and many youth and men found themselves to be “warriors without weapons or a legitimate cause in which to use them” (LeVine and LeVine, 1994, p. 70). The division of labour that was clear before colonial rule was altered (Silberschmidt, 2001). During the 1930s, markets and trading centres were established around Kisii town. Schools were opened and Gusii youth started to migrate to work in nearby farms owned by European colonisers (LeVine and LeVine, 1994). During this time, taxation was introduced. Gusii men were recruited to build roads and urban sites. They were known as responsible and hard workers (Silberschmidt, 2001). The pace of change increased during the Second World War and the development of the area during the post-war period revolved around agriculture for export. This means that for the Gusii people, the long-distance labour migration to central Kenya only started after the independence in 1963.

Overall, the colonial period represented a relatively secure period for the Gusii people. Economic opportunities, especially in agriculture, schooling and employment increased, together with better health conditions. However, at the

same time, this improvement was achieved with an increased level of competitiveness and inequality, as well as rapid population growth that led to increased pressure on land availability. The decrease in patriarchal authority negatively affected the stability of marriages, and social and moral norms. These changes also brought consequences for gender roles and identities, and Gusii culture more widely (LeVine and LeVine, 1994) (see next section). Notwithstanding their belief that they have advanced both socially and economically and have high hopes for the future, LeVine and LeVine (1994) demonstrate concerns for their future, especially in terms of population growth, social conflict and the decline of social and moral norms. The following section explores the anthropological literature about the effects of rapid socio-economic changes on gender roles and identities among the Gusii people.

#### **5.4.2 The evolution of culture and gender identities**

The previous section has shown that during British colonial rule the area of Nyamira County experienced rapid economic development and social changes. These changes had an impact on Gusii culture and the lives of people, with effects on social norms and expectations as well as people's identities and self-esteem. LeVine and LeVine (1994) describe how the Gusii culture embraced some sort of "life plan" for each sex (p. 81), which included a series of life stages, or trajectories, towards adulthood and maturity. The trajectories are reproductive, economic and spiritual. For instance, in order to reach maturity, women and men must have children and later on married children. Economic livelihoods can involve several sources of income, as well as educational achievements. Spiritually, the Gusii people are required to perform a certain number of ceremonies, while at the same time perform sacrifices (not done in the past) in order to heal current afflictions. The terms of what is accepted as appropriate within the three trajectories change over time, and especially during periods of rapid economic and social development.

The specific rules that govern the social organisation of the Gusii also influence the way in which individuals pursue different life strategies. For instance, Hakansson and LeVine (1997) show that women and men pursue different strategies to

secure their wellbeing in their old age and how these adapt to new economic and social situations. In the Gusii system land is divided among sons once they get married and wives can keep access to the land only through their son's family, leaving women to depend on their sons and daughters-in-law. Women mainly invest in their sons and in their son's families, because it will be their daughters-in-law, and specifically the wife of their last-born son, who will take care of them in the old age. With land shortages evident from the 1970s, this has meant that women have increasingly focused on ensuring that their children get a good education. Meanwhile, men's strategies have generally been to pursue multiple marriages in order to ensure a series of services and control over people, even in their old age. This strategy has more recently lost its value: firstly, because there is no longer a connection between polygyny, wealth and political influence, and secondly because of the shortage of land and higher costs of supporting a family. The authors note that the decline of this practice may hold challenges for old-age security and care of men.

Economic and social changes have also affected how relationships and marriages are pursued. However, such changes have often happened within a framework of traditional and moral norms that has not changed at the same speed, giving rise to adaptations and new strategies for both men and women. For instance, Hakansson (1994) argues that the changes in women's economic and social status and relationships need to be understood in light of the patrilineal and gender systems within which women operate. In particular, the author says that marriage in Gusii culture is intrinsic to women's identity. It is only through the payment of bride wealth that women can be proper daughters and sisters in their natal family, as well as proper wives and mothers with the rights that both statuses entail. For instance, the author explains that it is only through marriage that women can acquire the right to access the land of their husband. At the same time, it is only through the payment of bride wealth that women become proper daughters and sisters because bride wealth is recognised as their contribution to the growth and wellbeing of their natal families. Based on this they can make claims on their natal families to be assisted or received. Hakansson claims that without the payment of

bride wealth Gusii women remain “detached” from their natal family and “outside a proper social identity” (*Ibid.*, p. 524).

The weakening of the marriage system, which has come with economic and social changes and the weakening of patrilineal rules, has produced an increase in single unmarried mothers as well as an increase in cohabitation. This has caused the deterioration of the social and economic status of women, who can only acquire access to land and claims towards their natal family through legal marriage. Based on this, Hakansson claims that the social and economic marginalisation of Gusii women is strictly connected to the specific patrilineal and marriage system of the Gusii culture. The author shows that this is different from other patrilineal systems where marriage is not an intrinsic feature of women’s identity and where women maintain full membership in their natal family even when unwed. This is the case of the Luyia people, neighbouring the Gusii people in Kenya (Hakansson, 1994). However, while Hakansson shows the disadvantages for women when bride wealth is not paid, it is important to remember that this is also a preoccupation for men (Silberschmidt, 1999). In fact, “a man who does not pay bride-wealth has few if any rights over his children, and loses prestige in his community” (Silberschmidt, 1992, p. 246) and therefore the payment of bride wealth is important for the identity of both men and women.

In her ethnographic study, Silberschmidt (1992; 1999) argues that while changes have impacted negatively on both Gusii women and men, men’s social value, their identity and self-esteem have been more severely weakened. This has resulted in an increase in gender-based violence and the proliferation of multi-partnered sexual relationships in an attempt to strengthen the male sense of masculinity and identity (Silberschmidt, 2001). This observation stems from the author’s observation that “the changing ideal perceptions of Kisii men and women, of their roles and relations, have not kept pace with reality” (Silberschmidt, 1992, p. 245). Based on work from Sara LeVine, she concludes that “problems of identity emerge when individuals cannot live up to the expectations not just of society, but of themselves” (*Ibid.*, p. 245). This concept of identity connects to the “rules and requirements of behaviours that must be followed in order to achieve recognition and acceptance from others” (*Ibid.*).

The traditional expectation of men was to assume the role of head of the household, have many wives and children, as well as land and cattle. The new social role of breadwinner was added to men's list of responsibilities during colonial rule, when the need for cash arose. However, the evidence shows that men are increasingly unable to meet their roles and responsibilities as breadwinners and head of the household, creating "feelings of inadequacy and lack of self-esteem" (Silberschmidt, 2001, p. 657). Meanwhile, women have become more aware of their own importance for the survival of their household and this has strengthened their self-esteem and identity (Ibid.).

Silberschmidt (1992; 1999; 2001) notes that while men are frustrated because they are unable to meet the new expectations, women have maintained their traditional and familiar roles of working the land and bringing up their children, while also taking on new social and economic roles that render them more independent. This is challenging and undermining patriarchy and the men's position as heads of the household. The author argues that increased levels of physical violence and multi-partnered relationships should be seen as a way of men trying to reaffirm their masculinity and social identity under these circumstances (Silberschmidt, 1992, 2001).

The ample anthropological literature on the Gusii shows a strict patrilineal structure and a series of norms and rules of behaviour based on taboos and avoidance. These were useful to maintain order and for men control over their women and children. Marriage, payment of bride wealth, and producing children were integral to the identity of both women and men. These dimensions of life will be explored in the empirical chapters of this thesis which follow, in relation to living a good life and financial practices.

#### **5.4.3 The Kamba people of Kitui**

Kitui County is mainly inhabited by an ethnic group called Kamba which also speaks a Bantu language. The majority of the Kamba people inhabit Machakos and Kitui County, but many are thought to have emigrated because of frequent famine and now live in areas near Mombasa, Teita and Digo and further south. In the main, the Kamba neighbour with Kikuyu to the west and Masai to the south-west. Within



the Kamba, there are slight cultural and dialect differences but they consider themselves to be “one people” (Middleton and Kershaw, 1972, p. 67). Because of the wide geographical area inhabited by the Kamba people, their physical environment is widely heterogeneous: there are fertile areas, but also steep hills and semi-deserts, especially to the east of Kitui town. People used to live mainly along rivers and off agriculture and livestock husbandry. The main crops used to be maize, millet and sorghum together with peas and beans. The Kamba also used to have big herds of cows, sheep and goats and were active in the ivory and slave trade at the beginning of the 20<sup>th</sup> century (*Ibid.*).

The Kamba has always been organised into patrilineal clans and women join their husband’s clan after marriage. Clans assisted their members in cases of litigation, homicide or other problems. The Kamba were also organised according to an age-system where senior members had ritual and political roles. Admission and rank were based on age and contributions to the clan. Men, as arbitrators, would discuss the claims that had been raised and establish charges as compensation, rather than punishment. Compensation was decided according to blood-money, that is, the compensation due to relatives of a murdered man. Compensation used to be decided in terms of livestock and livestock received as blood-money could not be used for certain purposes, such as to pay bride wealth. Blood-money for women used to be half of that received for men (Middleton and Kershaw, 1972).

Research has shown the importance of livestock for Kamba men. The size of a herd was a measure of a man’s prestige (Tignor, 1971), his bank account [...] and a visible expression of his wealth (Munro, 1975, p. 219). Livestock was used as “a medium of exchange, used to pay dowries, penalties, and fines” (Tignor, 1971, p. 240) and “the basic Kamba currency, against which other values were measured” (Munro, 1975, p. 219). Cows were also a very practical way for Kamba to survive the periodic famines, epidemics and droughts. They represented “self-sufficiency and life in depressed times” (Tignor, 1971, p. 240) and their economic value increased during the colonial time. While colonial rulers hoped that monetisation would diminish the importance of cattle as a medium of exchange, the Kamba people used to sell their livestock to pay taxes and to avoid migrating to settlers’ farms for jobs.

In addition, Tignor (1971) argues that during the 1930s when the British government wanted to carry out a radical programme of destocking, there was probably not enough money in circulation in the Kamba economy to lead to full monetisation. Thus, for a certain period there were two mediums of exchange – money and cattle, and these were used for different purposes. Although livestock is not a focus of this research, it is relevant to understand the value of livestock for the Kamba people. During the course of the fieldwork for this thesis, a few of the respondents from Nguluuni sold their livestock to buy food to cope with drought.

In terms of marriage and gender dynamics, Kamba men, like Gusii men, acquire full rights over their wife and children only after the payment of bride wealth, which would normally happen several years after the wedding. Women were given land to cultivate after they had produced their first child. In contrast with the Gusii, however, among the Kamba land is divided according to matri-segmentation: men divide their land among their wives who can cultivate and live on that land until their death at which time the land is passed on to their sons. Normally the youngest son was expected to remain on the land to assist the elderly mother (Middleton and Kershaw, 1972). According to this system, women have full access to land throughout their lives and this can give them stability and power.

#### **5.4.4 The adaptability of Kamba culture**

Unlike other cultures, Kamba culture has been defined as “the very antithesis of dramatic” (Oliver, 1965, p. 423). It is said that nothing in particular would stand out when superficially observed. This, according to Munro, may be one of the reasons why historians and social scientists have focused attention on other Kenyan ethnic groups and why literature on the Kamba is relatively underdeveloped (Munro, 1975). Indeed, Oliver (1965) observes that the Kamba culture was particularly elastic. He claims there was a “looseness” in their basic structural orientations. For instance, Kamba people did not have a clear power structure involving chiefs and governmental units that practised formal authority. While they had several systems of power and decision-making, such as a council of elders, this had no leader as such and the decisions of the council could be

rejected by the interested party. Another example relates to the way in which the Kamba people performed their ceremonies often in a “spirit of improvisation” rather than following strict and rigid rules.

Oliver (1965) argues further that the Kamba people had a weak interest in their own history and traditions. While the clan was undeniably important for what it could do for its people, there seemed to be a lack of interest in origins and past members of the clan. Ultimately, Oliver (1965) asserts that the Kamba had a low degree of resistance to change and moved around the area around Kitui and Machakos over the last 300 years, facing different ecological environments, coping with Kikuyu and Masai as neighbours and surviving problems of droughts and a population explosion. Oliver claims further that the Kamba people have undergone these changes with little stress. They have been able to adapt to change while maintaining their culture, although with some variations from one area to another.

Finally, Oliver (1965) highlights the importance of individualism in Kamba culture. He claims that since there was a lack of specificity in many of the cultural norms and rules, it was expected that individuals would make their own interpretations of them and consequent decisions. This, he said, was in line with a certain looseness in the basic structural orientation and detachment from history and tradition. However, Oliver also argued that all Kamba agreed with the following principles: the clan helps in case of trouble, and a main goal of life is wealth.

Some of these characteristics were arguably evident in the fieldwork experience. As mentioned in Chapter 4, this research team was advised to have a male research assistant to conduct interviews in Nyamira so as to garner more respect for the female interviewer from male respondents. This was not seen as necessary in Kitui, where gender and patriarchal roles seemed to be more relaxed and all interviews (involving both male and female respondents) were conducted with a female research assistant. It is also true that some respondents in Kitui described the Kamba as peaceful people and noted that Kitui had welcomed many people from other tribes over the years, including after the post-election violence of 2008. As a final observation, it could be noted that because of its vicinity to the capital

of Nairobi, respondents in Kitui seemed more familiar with studying and working in a large city and therefore more open to engagement and co-habitation with other ethnic groupings.

#### **5.4.5 Reciprocity and the *harambee* movement in Kitui**

Kamba and the area of Kitui are well known for the *harambee*, a form of community fundraising driven by self-help groups. Hill (1991) explores the origins of the *harambee* movement in Kitui and how different types of community cooperation operated according to different forms of reciprocity. He traces the origins of the movement to two sources: a continuation of neighbourhood systems of support called the workparty system; and a reaction to the use of forced labour during the colonial period. According to Hill, the *harambee* ideology “arose out of the material basis of the community workparty structures found in the majority of Kenyan society” (Hill, 1991, p. 281), tapping into traditional elements of mutual aid.

The neighbourhood workparty system normally focused on short-term projects. Neighbours would come together to help each other at someone’s homestead. The work was voluntary and without compensation. However, neighbours would normally receive food and could count on receiving similar support in times of need. Self-help groups carried out bigger projects at the village level that needed labour and financial resources well beyond the capacity of a single neighbourhood workparty. The egalitarian nature of Kamba society was evident in the equal financial contributions by all village residents (although those who were formally employed tended in reality to contribute greater sums). However, everyone who contributed would be able to access the services and facilities created through the self-help groups. These could, for example, be schools or cow dips. Hill (1991) argues that self-help groups were “an integral part of the social activities and values of the community” (p. 271) and that these group activities were strengthening and perpetuating “the social structural meaning of the village” (*Ibid.*, p. 258).

Hill uses Sahlins’ definitions of balanced and generalised reciprocity (presented in Chapter 2) to explore in more depth these self-help groups that were popular

during the first decade of the *harambee* period after Kenyan Independence in 1963. Hill argues that both balanced and generalised reciprocity coexist in the *harambee* movement, contrary to Sahlin's claim that the two are mutually exclusive. In particular, Hill suggests that people offered their voluntary labour for self-help groups in their villages, where they had long-standing social relationships characterised by a strong moral commitment which was "more diffuse, less specifically sanctioned, and less tied up with particular activities" (Hill, 1991, p. 275). These projects did not offer an immediate return or reward but rather the promise of a return in the future, extendable to future generations. In this sense, Hill argues that "generalized reciprocity provided the dominant moral tone of self-help activity that was reflected in the ideology of the Harambee movement as a whole" (*Ibid.*, p. 275). Meanwhile, Hill claims that self-help groups set up more specifically for development projects were by contrast organised on the principle of balanced reciprocity in matters related to "work, collection of money and imposition of sanctions" (*Ibid.*, p. 274). These types of transactions were more specific and similar to contractual transactions. In order for these groups to work, it was important to maintain the equalisation of contributions and make sure everyone contributed.

According to Hill, while the degree of self-help activity, extent of politicisation, administrative control and other aspects might differ throughout Kenya, the historical and social origins of the movement were not significantly different. The widespread use of informal financial groups in Kenya for community development and "upliftment" have its origins in the historical evolution and adoption of self-help groups for the promotion of rural development (Johnson and Boulton, 2014; Johnson and Krijtenburg, 2014). This highlights the importance of reciprocity as a core value for both social and financial relationships as seen in the sections above on mobile money and informal financial services. The value of reciprocity and the importance of groups will also be explored in the empirical chapters in relation to wellbeing and financial practices.

## 5.5 Conclusion

The above portrait of the culture of the Gusii and Kamba peoples suggests a pattern of greater rigidity for the Gusii culture and more flexibility for the Kamba. According to these anthropological studies, the Gusii people are structured by a rigid patriarchal system, where control over women is crucial to male identity construction. By contrast, the culture of the Kamba has been characterised as more flexible and adaptable. A patriarchal clan system exists alongside matri-segmentation of land and there is a keen interest in the clan and wealth, the latter being understood largely in terms of livestock.

These patterns are echoed by some of the topics that arose during fieldwork for this thesis. Marriage, bride wealth and children are important to the intrinsic identity of the Gusii people, while being part of a clan and owning livestock are signs of power and prestige for the Kamba. These are significant features of life that can be linked to wellbeing and are shown in the next chapter to be still relevant.

In conclusion, this chapter has shown the value of groups and relationships, both as a way to manage money and as a historical rural mode of development in Kenya. *Chamas* and informal support networks work according to a “relational repertoire” constituted by the elements of friendship, reciprocity and “upliftment”. These relationships of support develop through a process of entrustment that produces obligations that are morally structured and can last through one’s lifetime and across generations. The aspects of relationships, mutual support, “upliftment” and morality will be taken into consideration in the upcoming analysis of financial relationships from a relational wellbeing perspective.



## **Chapter 6: Relationships and morality for living well**

### **6.1 Introduction**

This chapter is the first of three empirical chapters presenting the field work findings. It explores respondents' views and experiences of the good life. As explained in Chapter 4, respondents had an opportunity to discuss both positive and negative life experiences and events. I also asked respondents about their perceptions of the good life in terms of aspirations for their and their family's future.

This chapter explores these views and aspirations taking into consideration the different locations and cultural contexts of the research sites. In addition, I show how age and life-stage, gender and wealth affect ideas and experiences of a good life. Based on this analysis, and the connection I presented between the relational wellbeing approach and Appadurai's model in Chapter 3, I conclude this chapter by showing how the findings draw together a relational wellbeing analysis and Appadurai's model of aspirations.

The next section provides an overview of respondents' ideas of a good life. The rest of the chapter then presents some of these themes in more detail, starting from those dimensions of wellbeing that appear upon first engagement to be predominantly material. It then moves on to relationships and the higher moral values that guide respondents' behaviour.

### **6.2 The components of wellbeing: an overview**

Respondents discussed several factors needed for them to live well. The first impression was that material needs dominated the narratives. All respondents, regardless of how they were doing economically, their age or gender, said that meeting material needs was important for a good life. For instance, many argued that having their own house, being able to educate their children and themselves, having enough food for their families, working hard and starting a business, having money and cattle – all of these contribute to a good life. One male respondent



said: *"Food, money, education, a good job, and wealth are important in life."* Another male respondent said one needs: *"Electricity and water, the basic utilities, good schools"*. He said with electricity one can have a fridge, microwave, and a TV, and these things *"make life easy and comfortable"*. Providing for material needs was central in respondents' narratives and was expressed in terms of past and present struggles to provide for their families, past and present achievements and future aspirations to improve their economic situation.

Nevertheless, together with material needs, respondents also talked about a good marriage and children as important achievements, as signs of success and a good life. Rachel, for instance, felt she is living a good life because she has *"a good home and children"*. Both female and male respondents spoke of the importance of having a "good" partner and children. Fabian, for instance, said: *"My marriage is one of the important things"* and said the birth of his first child made him very happy. In addition, having good relationships with family, friends, the wider community and being appreciated and respected by them are also key aspects for a good life. Adam, for instance, regarded his relationships with the community and being appreciated by them to be key to his wellbeing. He said: *"A good life is having good relationships with people around me"*. Indeed, living in peace and without stress both in the community and within one's own household were listed as essential for a good life. This emphasis was also clear from the narratives of those respondents experiencing problems within their relationships. Lastly, going to church was mentioned as central to a good life, both for the economic and moral support it offered in times of difficulty, and for the role faith plays in people's lives.

This initial overview indicates that there is a strong material basis in respondents' narratives about wellbeing. Food, houses and education can be regarded basic needs, and money and work as the material means to achieve them. On the other hand, good relationships, marriage and having children can be regarded as relational. As also found by White and Ramirez (2016), in Zambia (Chapter 3), the narratives about wellbeing I collected predominantly related to material aspects of living well, and that materiality was used to describe other aspects of wellbeing.

In Chapter 3, I indicated that according to the approach of relational wellbeing, all aspects of wellbeing are simultaneously material, relational and subjective. In the following sections, I will present in more depth the different components of wellbeing mentioned by the respondents of this research, starting with those that are seemingly more material than others: land, housing, education and work. The three dimensions of relational wellbeing, material, relational and subjective, are used as key parameters for an analysis of respondents' narratives, in an attempt to grasp the deeper value and meaning of the different components of a good life.

### **6.3 Land and housing**

Among the ostensibly material items that are important to research respondents, land and houses were prominent in their narratives. Land has historically been and is the basis for sustenance and food. In rural Kenya, land is often connected with family history and customary law and it is also linked to identity and gender dynamics. History shows that land in Kenya has been at the centre of conflicts since colonial times, when a large parts of the most fertile areas of the Rift Valley and highlands were given to white settlers by the British administration. Mostly Kikuyu, Kalenjin and Maasai across the Rift Valley, Nyanza and West and Central Provinces were forced to move to "native reserves" and lost their land (Veit, 2011). After independence, land was offered back to Africans at market value. However, *"those who had customarily owned the land generally did not have access to the needed capital, or refused to purchase land which they considered to be theirs. Kenyans who did purchase such land were seen as "immigrants" or "incomers" (Veit, 2011, p. 7).*

Many Africans were left without land or compensation for the appropriation during the colonial time (*ibid.*). Governments after independence have used agricultural laws to serve narrow political interests, and neglected the interests of smallholder farmers (Ochieng, 2010). Boone (2012) argues that *"land politics in Kenya is first and foremost a redistributive game that creates winners and losers"*, and it has created several waves of conflicts and violence, especially in the Rift Valley.

Land is also a sensitive topic in Kenya when it comes to gender dynamics. According to Gusii traditional law, family land is divided among sons when they reach adulthood. When sons get married, they would normally receive a piece of family land on which to build a house and farm. Women, on the other hand, can access their husband's land through their marriage and through their son's family (Hakansson, 1994). Conversely, according to the Kamba tradition, land is subdivided according to matri-segmentation, which gives women access to family land that was given to them from their husband until they die. Only then is land passed on to their sons (Middleton and Kershaw, 1972). In 2013, the Matrimonial Property Act was passed which recognises that a married woman has the same rights as a married man to acquire and administer property, especially when both spouses own land together. However, lack of awareness and the prevalence of customary law often prevent women from accessing land, unless through male relatives and husbands<sup>24</sup>.

The analysis of the narratives of the respondents in this research has taken into account the multifaceted value of land for its economic, gender and identity dimensions as well as the traditional norms around marriage and housing, presented in Chapter 5. In fact, as White (2015) argues, using a relational and collective lens to look at wellbeing does not mean overlooking power dynamics and conflicts, and how age, gender and other personal characteristics influence views and experiences of wellbeing.

### **6.3.1 Beyond materiality: the relational and subjective value of land**

All respondents living in the rural areas of Nguluuni, Nyaobe and Geseneno had some land which they had either bought or - more often in the case of male respondents - inherited. Given the scarcity of land in some areas, such as in Geseneno at the outskirts of Nyamira, the division of land among sons has resulted in families living on small plots of land, generally smaller than an acre. In other rural areas such as Nguluuni, land is more readily available and respondents own bigger plots of a few acres, but the local climate and soil do not allow respondents

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<sup>24</sup> <https://www.newsdeeply.com/womensadvancement/articles/2018/02/23/despite-new-laws-women-in-kenya-still-fight-for-land-rights>

to live off farming alone. Therefore, wives live in the village with their children and farm the family land while their husbands work in urban areas. Most respondents confirmed that farming could no longer support their family and none of the respondents from rural areas talked about buying more land as an economic strategy for the family's wellbeing. Only those respondents living in Kitui town were using their money to buy land in their village of origin for farming and building houses. This is partly related to how urban areas are organised. In Kitui town, renting is common, while buying land or building family houses is neither common nor valued. On the other hand, building back home in the village is related to social and economic status and brings respect from other people in the village, creates a place for retirement and symbolises a slower lifestyle to which most respondents aspire once they stop working. In addition, for those in Kitui town, land represents the capacity to grow food and keep livestock, which in many cases is seen as a means of saving or investing money for future emergencies.

Beyond the material and economic value, land presents relational and subjective dimensions. Thirty years ago, Shipton (1992) revealed a deeper meaning of land for the Luo of Kenya: continuity in the family, a symbol of lineage for men, and a connection with ancestors. Among respondents of this research, Thomas, who lives and works in Kitui with his wife and children, said he was proud of being able to buy land in his village of Mbitini. Thomas inherited a piece of land in line with traditional norms. After working for some time, he decided to sell the land to buy a bigger plot using money he had saved from his work. He said he was, "*very happy with the achievement*" which carries socio-economic status.

In addition, Thomas sees the land as an economic investment since he wants to build rental houses on it so his children will be able to earn an income in the future. Even though Thomas and other male respondents acknowledge they may not be able to leave land to all their children, as tradition would expect, and that farming is no longer a feasible livelihood, land still has a strong relational dimension. For Thomas, owning land is connected to inter-generational relationships, since his goals are to have a place for retirement and something to pass on to his children. Investing in land is therefore also a way to show love and care for his family and to confirm his identity of breadwinner and head of the household.

For women, land is also deeply relational but accessing it can be a challenge (despite the new Constitution). Paola lives in Geseneno with her husband, their two children, and her husband's children from his previous wife. She is not understood to be legally married as bride wealth was not paid and her parents have not received any marriage certificate. In addition, she has only given birth to girls and, according to Gusii tradition, land is inherited by sons. The eldest son from her husband's previous marriage is soon to be married and she is afraid that the children from the first wife will not grant her a share of the family's land. She is working hard to educate her daughters hoping that they will be able to buy a piece of land for her in the future because *"I don't know whether I will be helped here"*. The fact that she is not properly married and without male children makes her highly vulnerable.

The case of Paola partly relates to Hakansson (1994) and Hakansson and LeVine's work among the Gusii (1997) presented in Chapter 5. Hakansson (1994) argues that it is only through marriage and the payment of bride wealth that Gusii women can acquire the right to access the land of their husband. According to Hakansson, when this does not happen, women remain "detached" as they cannot access their husband's land and at the same time they cannot be proper daughters and sisters and make any claim for assistance on their natal family. Although Paola is not Gusii, the lack of a traditional marriage means that she does not have any right to access her husband's land. However, she says that her natal family was still helping her with land and financially in raising her daughters from previous relationships. Her story, nevertheless, confirms the importance for women to focus on the education of their children, a phenomenon that Hakansson and LeVine (1997) tracked back to the scarcity of land from the 1970s.

The two cases of Thomas and Paola show that land has economic and material value, even though farming is no longer a sufficient livelihood strategy. Acquiring land is nevertheless still an aspiration, and for those who live in urban areas it is a symbol of socio-economic status and a place to retire. More importantly, these two cases support Shipton's argument by showing that even thirty years later from his research having access to land is deeply enmeshed in relationships and has deeper meanings connected to family identity and the relationships between

generations, connecting ancestors and future generations. Lastly, land gives people a sense of security and belonging.

### **6.3.2 Beyond materiality: the relational and subjective value of a family house**

Respondents from different geographical locations spoke of the importance of having their own house for living well. Both women and men provided practical reasons for needing their own house: the inconvenience of having to sleep in other people's houses; the ability to keep belongings safe; shelter during cold periods. Beyond the practical benefits of living in one's own house, however, respondents narrated their life progression and achievements according to the various houses they had lived in. A good house was an expression of status in the community and a symbol of a good life consisting of peaceful relationships, and acceptance within one's family. It is clear, and I will illustrate this further, that houses are symbolic of relationships and, depending on the local customs, can symbolise different stages in life, such as adulthood and elderhood, and are connected to identity and status.

In Kenya, it is a man's responsibility to have his own house in order to start his own family. In some instances, parents build small houses in their compound for their sons once they go through circumcision. It is also custom that the older sons build their own house in order to leave these smaller buildings to the younger boys. This is what Daniel, who is 38 and lives in rural Nyaobe with his family, told me at the end of our first meeting. He and his family live in a house of mud bricks – a common building material in the area – with multiple rooms. When asked to reflect on the various episodes of his life, he spoke about the different houses in which he had lived.

*“When I started out I was staying in my parents’ house which was grass-thatched [...] but as tradition demands, if you are older than other boys you leave it to the young ones. You are supposed to have your own house so when I built a small house next door to this one I used second-hand iron roofing sheets, but with time I worked hard and I was able to build this house so am very proud of it as an achievement and it’s a great improvement in my life”.*

In Daniel's narrative, the size of the house and materials used are symbolic of his progression. His accomplishments are connected to the traditional customs relating to his context. His ability to build his own house and improve it over time are expressions of his status as an adult. Because of this progression Daniel says he is respected and accepted within his community.

In Kitui town, respondents tended not to frame their progression in terms of houses since they generally live in rented homes and invest their money in land and construction in rural areas. However, for women, moving to town and away from their mothers-in-law can represent a new stage in life, especially if the relationship with the in-law was problematic. For instance, Yolanda, a wife of 32 who lives in Kitui with her husband and two children, described her life progression in terms of house size and signalled her family's move to town as a key moment. She said since the move she has been "thriving". In the rural area they lived in a single room and shared the house with her in-laws. Now her family lives in a spacious, self-contained house. Yolanda is proud of the bigger house. Moving to town was important for her beyond the material lifestyle it offered. Yolanda said her mother-in-law did not accept her and judged her not to be "fit" for her son since she did not work and had not finished secondary school. Their relationship worsened to the point that Yolanda started to detach herself from her mother-in-law, buying and cooking food for only herself and her children. Moving to town gave Yolanda a new freedom and peace. She also says that her relationship with her mother-in-law has improved since they live apart.

These narratives show that perceptions of "good" shelter are related to its physical properties; size and improvements in particular are regarded as benchmarks of material improvements. However, such improvements are also symbolic of different life stages. Daniel viewed his bigger house as appropriate for his status as head of the family with children. Shipton (1992) suggests that land for women can symbolise "a challenge from a mother-in-law" since women move on to their husband's land when they marry. Yolanda's case similarly shows that a house can symbolise a challenge for women when they are not accepted by their mother-in-law, thus underlining the relational dimension of a house for living well.

In particular, Yolanda's example also shows that there can be discrepancies between the local conception of the good life, embedded in cultural norms, social relationships and moral values, and the personal experiences of a good life. Calestani (2009), presented in Chapter 3, argues that on the Bolivian Plateau the value of harmonious relationships is key to the conception of the good life. However, this moral idea of what is good might require a certain degree of sacrifice from individuals who feel morally obligated to contribute to the wellbeing of the collective. In this research, it is important to signal that the local conception of the good life is an ideal to which respondents aspire, although power and gender dynamics can compromise the pursuit of this ideal and the personal experience of living well.

A house can also represent connections across generations, and a place in which relationships can be developed or weakened. For instance, caring for one's elderly parents is a shared value in Kenya and other African countries such as Zambia (Cliggett, 2005). The act of caring for parents earns respect and community approval. Building one's parents a house is a sign of appreciation by children and is understood by parents as an expression of their status of elderhood.

Matthew, who had just finished secondary school, said he hopes to find a good job and build a house for his mother because "*she brought me up, educated me and gave birth to me*". Another respondent, Fabian, said that he saved over time to build a bigger house for his parents because their previous one was too small to entertain visitors and he was happy about his achievement. This shows how a material good such a house can become a *locus* for inter-generational reciprocity and a sign that parents are still important to their children. From this perspective, a material good becomes a representation of one's own life story, family progression and unity; it is the place where the family grows and the place through which reciprocal relationships between parents and children take form.

However, not all respondents enjoyed an improvement in their living conditions and status through housing, nor were they all supported by their children in improving their houses. Felicity is 32 and lives with her husband and children in Nguluuni, the most rural and poorest area covered by this research. The family



lives in a small one-roomed round house made of sticks and mud. The majority of the houses in the area are made of mud bricks while round mud houses are in some cases used as kitchens or for younger boys. Felicity said their house *“would be good for my older son but not for me”*. In a bigger house, she would feel “comfortable”. As a young wife with children, Felicity talked about her small house as an indicator of poverty and low social status. She said one of her brothers-in-law underlined this in a pejorative way during an argument with her husband. Felicity said it is because they are poor that her in-law looks down on them. The house has come to symbolise strain within the family.

Thus, an inadequate house can signal poor family relationships and lack of inter-generational support. Melanie is a 67-year-old widow from Nguluuni. She is the breadwinner, supporting her single daughter and six grandchildren with whom she lives in a small house of mud and sticks made by her son years ago. She said although her son works not far from Nguluuni, he has not been home in a long time and has never responded to her requests for support. According to Melanie her house *“is not that good”* and she hopes her grandchildren will be able to get jobs in the future and *“help me because I will be aged”*. Specifically, Melanie hopes they will be able to build her a better house *“so that I can later die in peace”*. For her, the small house made of poor material is indicative of a family where relationships of reciprocity and support have broken down. Having her son provide her with a better house would signal his respect for her elderhood. She said she could then die in peace and with dignity.

This section shows that a house is symbolic of status and dignity or lack of, achievements and failures. The house becomes an embodiment of human relationships and, like land, can create a sense of continuity in the family. Its quality is often evidence of these relationships, so that a good house can be a sign of a successful marriage and united family, and relationships based on appreciation, respect, and dignity. On the contrary, when inter-generational reciprocity and appreciation break down, families struggle materially and this is reflected in their housing.

This deeper understanding of the value of housing and land is in line with the relational wellbeing theory presented in Chapter 3. White (2010, 2015) argues that the subjective dimension of wellbeing relates to understanding people on their own terms and in context, in a way that shows that subjectivity is much more than a random selection of individual preferences. In fact, subjectivity in the conception of the good life of respondents is deeply materially and culturally embedded. For example, Felicity's narrative shows that her feeling of being uncomfortable comes from being unable to live in a specific type of house, which, according to the local tradition, would be more appropriate for a family with two children. Thus, as all respondents show, it is not meeting the basic need for shelter that makes for a good life, but the particular type of house according to local culture and traditions.

Appadurai (2004) (Chapter 3) argues that people's aspirations of a good life are often expressed by specific desires in terms of a house, job and so on, which are influenced by culture. Notwithstanding the immediate wants, Appadurai argues that this search for a better life is guided by a higher level of ideas and beliefs concerning life and death, and how material possessions connect to social relationships. These two levels of aspirations are connected by an intermediate level of ideas related to, for instance, marriage, work, friendship, family relationships and virtue. The narratives about land and houses show that respondents want to behave – and are expected to behave – according to a higher morality. Thus, parents want to leave land to their children as a way to symbolise family continuity and maintain a connection with ancestors. Similarly, children want to acknowledge and honour their parents' role by caring for them in their elderhood. By behaving according to this morality and acknowledging the role of relationships and reciprocity, the importance of creating a family identity and a place of belonging, respondents can feel appreciated and can rest in peace. When this morality breaks down, relationships suffer, as in the case of Melanie, who is hoping her grandchildren will restore the moral order of things by building her a better house in which *"to die in peace"*.

## 6.4 The multidimensional role of education for a better life

All respondents regardless of their age, gender and geographical location spoke of the importance of education in improving their quality of life. Matthew, who had just finished secondary school (Form 4) in Nguluuni, expressed a view of the role of education which was shared by all respondents and which represents the material, relational and subjective dimensions of education.

*“One of the [important] things is education because when you get learned you get employed by the government and this enables you to earn good money [...] When someone is learned he is satisfied. You can do important things and become able to help and support others. When you are educated people are impressed by you and are happy for you. When you are educated people respect you.”*

Kenya, like many African countries, is experiencing a “youth bulge” with over 20% of its population aged between 15 and 24 years old (Samuel Hall, 2017). Of these, between 500,000 to 800,000 enter the job market every year in a country with 22% of youth unemployment (ILO estimates) (*Ibid.*). Over 80% of those with a job work in the informal sector, while formal and well-paid jobs for young people are limited. Education is generally considered key to access better employment opportunities and while Kenya has shown tremendous improvement in the enrolment rate for primary and secondary education, the rate of enrolment for tertiary education (i.e. universities and technical colleges) is lower than other African countries (*Ibid.*). Among the 19 respondents of this research with adult children there were only two cases (the wealthiest respondents) of parents who had been able to send their children to tertiary education institutions, and those children now had successful jobs.

Matthew’s aspirations are to be seen within this context. The last time I met him, we walked to the nearest area with a mobile connection to check his results on my phone. He got a C+, which in Kenya does not qualify him to apply for a bursary for tertiary education. The dreams he expressed at our previous meeting (see quote above) disappeared and by the end of our meeting, he was contemplating the idea of repeating Form 4 in order to get a better result. With only a secondary level education and being based in rural Nguluuni, Matthew’s most likely

opportunities would be to work as a casual labourer in the local agricultural sector or to migrate to a city and find casual work in the construction or transport sectors. However, Matthew said he was hoping to continue his studies and get a good job, possibly in the government sector. He wanted to be able to help people in his community with education, the same way he was supported with bursaries by the local chief.

Matthew's narrative about the role of education in his life reveals material, relational and subjective aspects of wellbeing. First and foremost, education is perceived to hold the promise of a better job and material improvement. In addition, Matthew's quote shows that education is seen as a way to acquire respect and status. Matthew also hopes to use his education to develop relationships of support, so that acquiring education is not seen as a selfish way to improve one's situation but as a way to improve the living conditions of his community.

A few more cases tease out the implications of these aspirations. As Matthew noted, acquiring education is seen as the main way for children to secure good jobs, earn a good income and lead a better life. This is also expected to materialise in a better life for parents who will be supported by their children. Nicholas, for instance, a father of three boys who lives in rural Nyaobe, said his land is too small to be subdivided among his sons, as tradition requires, and thus *"they must go to school and learn"*. Nicholas hopes that with education his sons will be able to earn more than he earned through farming and in this way they will get a good life and *"I will also get a good life knowing my children are educated and have good jobs"*. Nicholas is expecting that he will be respected as a successful father if his children are educated and have good jobs.

Education has assumed so much importance in children's futures that parents' ability to send their children to school is experienced as a measure of their success or failure as a parent, as it is linked to their identity of responsible and successful parents. Laura, who raised three children on her own, said she does not feel she has achieved much in her life because her sons did not finish secondary school. For all parents what constitutes a "good" education is connected to their financial

ability. This was either secondary or tertiary school but mainly was considered as an education that could get children a secure and well-paid job. When respondents are not able to fulfil this role their confidence and self-esteem are negatively affected.

Education is also seen by Matthew and other respondents as a way to become successful and respected members of their community. Upendo, who is a father of seven, works to send his children to school because he wants them to become successful in their community. He said educated people are able to stand up for themselves, besides becoming wealthy. Similarly, Marta, an elderly woman who raised 10 children in Nguluni, said that with education *“you become independent and [...] you are able not to succumb to vices such as drinking”*. Being educated is therefore connected with positive values or virtue, such as independence, generosity and self-affirmation.

For all respondents education was considered key for young Kenyans to access the labour market and a better life. However, the majority of respondents struggle to provide a good education for their children, partly because there is a mismatch between the financial ability of respondents and the cost related to sending many children to secondary and tertiary education. This results in the difficulty of adult children to find good jobs, normally still associated with government jobs, and has a wider range of implications for the construction of successful parental identities and the nourishment of support relationships across children and parents that will be considered more in depth in Chapter 7.

This section shows that the achievement of a single person through education is expected to benefit the entire family and community and is not seen as a selfish advancement. Similar to the relational and subjective values of land and house, education carries symbolic values beyond materiality. It is about parents' care for their children, and about being a responsible parent. The aspiration for parents is ultimately to provide a better life for their children and ensure continuity of their family and the possibility of them being able to rest in their elderhood.

## **6.5 The materiality of living well: money and work**

In order to buy land, have a good house and provide an education, respondents said they need to work hard, get a good job, or start a business. Many respondents spoke about times when they struggled to put food on the table, pay school fees or hospital bills. Their stories reflect a largely vulnerable and uncertain economic situation. Under these circumstances it is not surprising that narratives about wellbeing gravitate around money and work.

Both male and female respondents consider having work and providing for the family as important. However, male identities and self-esteem are more closely connected to their ability to grow businesses and provide for their family. This comes from the fact that they are fulfilling their role as breadwinners, a socially recognised expectation and responsibility (Silberschmidt, 1999). This is not the case for women, even if their work and financial contributions to the household are important. Differences in attitudes towards work are also connected to the marital status of respondents. In fact, while all male respondents were married with the exception of one widower, and thus expected to provide for their families, female respondents were either married, widows or divorced and that changed their role in providing for the financial needs of their household. The discussion below will look in more depth at respondents' attitude towards work, providing for the family and how this connects to the conception and experiences of the good life. This is not only considered through a gender lens but also through the perspective of different generations.

### **6.5.1 Men's work: "working hard" and the breadwinner identity**

Literature in Chapter 5 showed that during British colonial rule, cattle camps in the area of Nyamira County were closed (LeVine and LeVine, 1994). Men lost their role as warriors and acquired a new social role and identity as breadwinners. They started working in nearby tea and coffee plantations and migrating for work. The difficulty in finding work and the struggles to keep up with the monetary demands of supporting large families' needs eroded men's sense of confidence and self-esteem, and affected their identity (Silberschmidt, 1992, 1999). My research confirmed evidence of these evolutions. Male respondents talked about migrating

from the rural areas of Nyamira and Kitui to find work, their roles as breadwinners and the increasing family demands, especially in relation to education. Most of the respondents were low-skilled labourers with casual jobs in unstable sectors such as the construction sector, where finding work depends on networks and seasonality. Some male respondents were running their own businesses.

For all of them, the prevalent narrative was that of “working hard” to provide for the family’s material needs. For instance, Daniel, who was introduced before as being proud of his house improvements in rural Nyaobe, said through his hard work he was able to improve his house and better provide for his family. For instance, he was able to buy bread for breakfast every day whereas before, when his business was struggling, he was buying bread only once a week and the family was eating porridge<sup>25</sup>. Daniel also said he “*was able to raise money from my hard work*” to buy a power-saw and expand his business. He employed two assistants and was proud of providing a service and jobs to the community. Through his work, Daniel was therefore also able to create relationships within his community.

Accessing work and achieving success are often relational in Kenya. One *boda boda* (motorbike) driver once told me that education in Kenya is not enough to access good work and that what is needed is to know someone who is “further up”. Some respondents with businesses said they employed relatives. For instance, Thomas employed his nephew to work in his car-wash business and since then his business had improved because his nephew was honest and did not steal from clients’ vehicles like the previous boy. In rural areas, some respondents said it was easier for them to find casual jobs through the networks of people they know. It is through such relationships that men can show that they are hardworking, responsible and gain respect as breadwinners. Work is not only an end in itself. It is also symbolic of the ability of men to nurture and create relationships within and outside of their family.

“Working hard” is key to the men’s identity since it is a way to gain respect from the community. In addition, Thomas said that in order to be respected, men should be truthful and honest, look after their family, work hard, be God-fearing and

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<sup>25</sup> Bread is a status food in Kenya since it is more expensive than porridge.

should not drink. These moral values are all interconnected. In fact, it is by working hard that men show their care for their family. Meanwhile, it is by being virtuous – honest, God fearing and not drinking – that men can create respectful networks through which expand their businesses or find an occupation.

Nevertheless, working hard might not always translate into economic success. Upendo, for instance, is a casual worker in the construction sector in Kitui. He has seven children who live in the rural area of Nguluni. He said he is *“working hard as a breadwinner though I am not earning enough”*. He explained that he does not work every day because at times he cannot find work in the construction sector. He is therefore constrained by the availability of jobs in Kitui town. However, he would like to *“work harder”* to ensure that his children go to school and *“become important people in the community”*. As previously shown, it is through the success of children that parents’ success is evaluated and Upendo worries that he will not measure up. It is the vulnerable context in which Upendo lives, together with the increasing financial demands of education, that make *“working hard”* both a necessity, as he is expected to continuously try to do his best to provide for his family, and a morality. Indeed, it is by *“working hard”* that Upendo confirms his role in society as a *“good father”* and thus is respected.

The morality of *“working hard”* is reflected in everyday responses from others. For Henry, who does casual jobs as a mason in Geseneno, providing for his family is a source of happiness and pride. He explains that the way his wife welcomes him home reflects this ability. If he fails to get work she is *“just singing and so I feel bad”*, whereas on those days when he has worked, his family is *“so happy”* and *“the song sung is different”*.

The expression, *“working hard”*, also reflects the type of work often done by male respondents, which is mostly manual work. However, this section also shows that the value of hard work is relational and subjective. Working hard allows men to build and nurture relationships within and outside their families. Men who work hard acquire social status and respect. Providing for families is key to men’s identities as successful parents, husbands and community members.



### 6.5.2 Women's work: provision and self-reliance

Historically, when men migrated to cities to work, women remained in rural areas looking after their children and the family farm. With increasing male migration for longer periods, Silberschmidt (1999, 2001) argues that Gusii women took on additional social and economic roles that made them more independent. The majority of female respondents showed entrepreneurial skills and instincts, fulfilling their traditional roles of childrearing and farming, but also exploring business opportunities. Among the respondents, six women were widowed and two separated. These women were the main providers for their families. Only two young married women among my respondents were not engaged in any income-generating activity but hoped to start a business.

Women's social identities are not as dependent on their ability to work as that of men. However, female respondents had differing views on their role in the household and this was often dependent on their life stage. The majority of women expressed the view that women should not be completely dependent on their husband's earnings. For instance, Carol, who is 38 and lives in rural Nguluuni, appreciates that her husband sends money back to the village but expressed the view that it is important for women to work and become self-reliant. Carol does casual labour on farms and encourages other women to do the same. She said once her husband could not send money and it was very difficult for her.

Another female respondent, Natalie, said that when she was employed as a government teacher, she could contribute to household expenses. She said she and her husband *"can [now] support each other"*, whereas in the past it was *"tough"* to be completely dependent. In particular, she said her husband *"drinks"* a lot of his money and she does not feel she can rely on him completely. A few female respondents shared that men can be unreliable at times and there is a feeling of independence and pride in earning money and contributing to the household.

A young married woman, Rachel, who is 23 and from the same village as Carol, said she was happy her husband had a job and was sending money home regularly. Because farm jobs in her area were hard work and poorly paid Rachel said she did

not want to do them. Rachel has fewer financial demands because she has fewer children compared to other women and they are not yet all in school. Her decision not to work shows that there can be a status for young wives attached to having a husband who can provide for them. Referring to her husband, she said: *"He wasn't marrying me to tell me to go and look for casual jobs"*. Although there is no negative view about women working, their priorities and strategies to live a good life often change based not only on the cultural and social context but on their stage of life.

Power and gender relationships within the household can also influence whether women work outside of their household and this affects not only women's ability to meet their material needs but also their ability to forge relationships. Paola, who is from the Kalenjin tribe, said she found it difficult to settle in Geseneno (land of the Gusii tribe) since she was not allowed by her husband and in-laws to work outside of the house and socialise. She said they forced her to close her salon (hair) business. However, Paola explained that she cannot depend completely on her husband *"because sometimes he just keeps telling me to wait"* and he is also not providing for her three daughters from previous relationships.

Connecting to other women and neighbours through work is even more important when women move to new places. Yolanda, who was previously presented moved to Kitui with her husband and two children, said she receives enough money every month from her husband who is an accountant. However, she hopes to start a small business, contribute to the household and buy nice things for herself and her children, like clothes. She said in Kitui town neighbours do not know each other and do not meet at each other's houses as they do in the rural areas. She would like to have a job, or a small shop on the side of the road, so that she could be outside of her house, meet people and create relationships with other women who live in town.

This section has shown that living well according to one's conception of the good life is not free of conflicts based on gender and patriarchal relationships that women need to negotiate. While working hard is not key to the social identity of women, they do work hard in their farms, houses and raising their children and

work is important for their sense of self-esteem, independence and in order to forge relationships. In addition, while men's narratives focused on "working hard", women's narratives referred to men as unreliable and spending too much time drinking. This signals that normative ideals of the good life are unlikely to reflect actual practice and that while the normative ideals of men and women may align, their perspectives on actual contributions and responsibilities towards the family may somewhat differ.

## **6.6 Family relationships: marriage and children**

The previous sections show that the aspects of wellbeing that appear strongly material are also relational and subjective. A good life is conceived and lived within relationships; it is co-created within families, friends and community members even when it is about housing, education and work. In addition, getting married and having children in particular were framed as happy events and achievements. In the past having many children was helpful for the security of the household. Boys were expected to become warriors to protect the family while girls were expected to get married and provide bride wealth payments and new social connections. Children were also available to help on the family farms.

The majority of respondents had between three and 10 children and the idea that children will help in the future was still very strong. However, economic and social changes have meant that this reciprocity does not always happen. Children are no longer available to help in the farms because they go to school. They have become more expensive to raise and this is a source of concern for respondents. For instance, a male respondent from a rural area worried about having to raise seven children. Nevertheless, he said that having a big family is also "good" because children could be helpful in the future. This confirms an expectation for inter-generational support.

### **6.6.1 "Being man enough": the role of marriage and children for men's identities**

Having children and getting married are important life stages for both women and men, and earn respect from the community. Silberschmidt's ethnographic work

(1999) shows that getting married and having children was linked to the identity of Gusii people (in Nyamira): these stages are a prerequisite for social value and status. In addition, according to LeVine and LeVine (1994) Gusii culture comprehended a series of life stages towards adulthood and maturity and that having children and later on married children were key for reaching maturity. These life stages of marriage, having children and married children were found in this research as well both among the Gusii and the Kamba.

Male respondents from both Nyamira and Kitui talked about how their social status changed when they married and became fathers. Daniel, for instance, said God had provided him with a good wife, and now that he has children his *"status has changed as I am considered as somebody who is successful in this place"*. Similarly, Zack, a young man, said now that he is married, *"I am now taken as a respected and older person in the community"*. Alan, who has four children, said for him children are *"like flowers"* and bring happiness in the family.

Traditional marriage in Kenya requires that men pay bride wealth to the parents of their future wife. In this way, the woman officially becomes part of her husband's family and any children of the couple will be the husband's property. Male respondents aspire to this ideal wedding that conforms to traditions and can confirm their status. When this does not happen, self-esteem and identity are negatively affected as is their position among other men and with their in-laws. For instance, when asked about what he would like to achieve in order to live a good life, Henry repeatedly said he had not been able to pay bride wealth for his wife and that he was hoping to be able to pay at least one cow per year. He described the situation as very stressful for him. He said if he had paid bride wealth earlier *"the in-laws could have much respect for me"* and would have included him in family decisions. Instead, he said the in-laws see him as not being *"man enough"* and he is not consulted. Following traditional marriage practices allows men to gain respect, status and the opportunity to associate themselves with the men's group within families.

This finding is in line with the work of Silberschmidt (1992; 1999) who claimed that the lack of bride wealth payment could mean for men the loss of prestige in the

community and rights over children, something also found among the Kamba (Middleton and Kershaw, 1972). Henry mentioned that without paying bride wealth, his wife could be taken from him and while that seemed unlikely from the conversation with his wife, my research assistant also explained to me that without the payment of bride wealth, his wife would not be able to bury him until Henry's brothers settle the payment. *Vice versa*, if his wife dies first, Henry would not be allowed to bury her unless he pays what is due to her family. In addition, the consequences of Henry's lack of payment confirm, by contrast, Shipton's argument (2007) that marriage transfers that often protract over decades and generations, in a system of entrustment and obligations, prolong relationships and hold society together. Henry, instead, has lost the respect from the other male members of his family and experiences problems with his identity of a married man and father of children, because he did not live up to the expectations of society and of himself (Silberschmidt, 1992).

It is also important to explain that while this was Henry's narrative, during two subsequent visits I found him drunk. His wife explained to me that when Henry's sister married, his brothers did not give him his share of bride wealth because they said he was drinking too much. Since then, his drinking has worsened and he brought shame on the house with extra-marital relationships. Henry's wife commented that "*it is bad to build a house and then the man of the house loses his focus*". Thus, while respondents' narratives are representative of what they may aim for in order to live well, the gap between this and reality may be significant and the payment of bride wealth, which is representative of social and cultural expectations, aspirations to conform and symbolic of appreciation towards the in-laws is particularly representative of this mismatch. An elder respondent mentioned a few times and with a sense of disappointment and failure that his daughters were all married but, contrary to the way he married, his sons-in-law did not bring bride wealth. However, he also acknowledged that his sons-in-laws had children to send to school and that it was expensive. While LeVine and LeVine (1994), presented in Chapter 5, had concerns about the decline of social and moral norms among the Gusii, the cases shown in this section are emblematic

of norms of conduct that remain aspirational even if the current environment makes it increasingly difficult to practice them.

### **6.6.2 Change of lifestyle and challenges to settle for married women**

Female respondents also regard marriage as important and key for them to reach a new status of adulthood. Generally in Kenya, for women, getting married means leaving their place of origin to move to the husband's house and community. For some women, this can be easy when the mother-in-law is supportive but it can also be challenging as women need to negotiate their role within different power relationships.

Kate, now 52, remembers her wedding as being *"when life began for me"*. She said she used to be a "town girl", and after moving to her husband's place in the countryside she adopted a different lifestyle. She started dressing differently and taking on new responsibilities that involved farming and house chores. According to Kate, children are "gifts". She uses the amount of food cooked to explain the importance of having children and the richness of a big family. *"Let's say we were cooking one plate but now they have added"*. Carol also remembers the transition with fondness. She said she was welcomed by her husband's family and was able to make new friends. Carol lives with her mother-in-law and is surrounded by her sisters-in-law. There is no fence in between their houses and there is a sense of community and collaboration among the sisters-in-law and the elderly mother-in-law. Carol said she feels "blessed" to have children because they bring *"completeness in a family"*.

However, for some women the transition from girlhood to adulthood of which respondents spoke happens through marriage can be challenging as their changed status and rights may not be recognised. One respondent, Yolanda, previously introduced about housing and work, said it was "hard" for her because she felt she had lost her voice and power. As a married woman she has to *"stick with [her] husband's beliefs, and rules. I do what he wants and that's all"*. This patriarchal value framework can potentially be oppressive and lead to abuse.

One respondent, Paola (referred to earlier as being worried about her ability to access her husband's land once his male children marry), explained that her marriage was initially very difficult as she was not allowed outside of the house when her husband was out for work and she was treated as a house help by her husband's children. She described her husband and in-laws to be very controlling for fear that she would go back to her original place – something that would result in loss of prestige for them. Paola missed the freedom she had at home when she could move around, visit friends and go to church whenever she wished. These examples again show that it may be difficult for some women to negotiate their spaces and good lives when the conception of the good life is embedded within strong systems of patriarchal and gender norms – that take form through specific obligations and expectations.

One particular relationship emphasised by a few female respondents was that between mother-in-law and daughter-in-law. When women move to their husband's place, they often end up living with or very close to their mother-in-law and the relationship they establish is important for the new wife's prospects for settling into the new family and establishing her identity and reputation.

In this context, care and love are represented through specific behaviours and moralities as female respondents talked about their relationships with their mothers-in-law in terms of cooking together and sharing food. Rachel, for instance, shares a compound with her mother-in-law. She said they have a "good" relationship. *"We even cook together and she sometimes buys food for the family,"* she said. To be a 'good' daughter-in-law, Rachel is required to respect her mother-in-law and treat her as her own mother. She must serve her first when they eat together and care for her. If she were to refuse to do this, the community would disapprove. However, Rachel said she was well received by her husband's community in Nguluuni and they co-habit peacefully. Rachel conforms to what it means to be a "good" daughter-in-law and this is reflected in her relationships with her mother-in-law and her new community.

Establishing a good relationship with the mother-in-law is a sign of acceptance and belonging in the new family. A few female respondents who had problematic

relationships with their in-laws noted that their attempts to play the role of “good” daughter-in-law were in vain. For instance, Jacqueline, who moved to Nyamira when her husband lost his job in Nairobi, said she was welcomed by the community but it was difficult to relate to her mother-in-law who “*usually makes noise*”. Jacqueline’s husband had been sick for eight years and recently passed away. During that time her in-laws did not help her look after her husband, but had no hesitation about asking her for help whenever they believed her to have money. The fact that Jacqueline helped her mother-in-law with tea-picking went unacknowledged. The lack of reciprocity led to Jacqueline refusing to help them any further.

Yolanda, introduced earlier, also had difficulties being accepted by her mother-in-law who judged her inadequate because she was uneducated and unemployed. While the two women started off collaborating and cooking together, with Yolanda trying to please her mother-in-law, the relationship deteriorated and reached a point where they were cooking separately in the same kitchen. Yolanda said her mother-in-law was very controlling and interfered in her relationships so Yolanda found it difficult to establish relationships with her husbands’ relatives.

While the respondents’ comments were subjective and likely selective (in the presence of a researcher), the narratives nonetheless present an ideal of a relationship from the perspective of the new wife. They demonstrate the importance of the relationship with the husband’s family and their mother-in-law, relationships that affect identity and a sense of belonging. They also demonstrate that living well is continuously negotiated through gender and power relationships.

## **6.7 Living peacefully within the community and the morality of support**

Respondents generally valued living in peace with their neighbours and friends. This means establishing relationships of cooperation, without gossip and hatred. In fact, in describing experiences of living well within their communities respondents often mentioned the value of supporting each other with advice and also materially. Hilary, for instance, says in her community they “live in peace” and



“are making progress”. She said when she has problems she can count on her friends and neighbours to help.

As “good” community members, respondents recalled times when they contributed to each other’s needs as a community. Some said that from a material perspective helping others is a way to ensure that they also will be supported in case of need. One respondent, for example, said he sells chickens to contribute money to community fundraising. He feels good when he helps because he thinks he could also be in need one day. He helps *“to make good relationships so that they can assist me next”*. He said to “proceed in life” people in the community help each other.

Another respondent also said it feels good to be able to help since *“as a community we have mutual support for each other”*. He said those who are in need cannot be left on their own when someone has the ability to help. This comment shows that helping out is not only instrumental as a way to ensure future material support for oneself; there is a morality of support whereby respondents show that they want to behave well towards other community members, and family members in order to develop good relationships.

It is through relationships with people who share similar values that people find identity. Thus, respondents said they feel good when they have roles in community events. Zack, who lives in Geseneno on the outskirts of Nyamira, for instance, explained that taking part in community activities has added value to his life. Zack used to live at his uncle’s place and work at his uncle shop. At that time, he said he did not have time to socialise and participate in the community. Since he moved back to Geseneno he was able to develop “good” relationships with neighbours and other community members. He thinks that: *“A good relationship is when you do not quarrel with one another and when one needs help you support one another”*. When there are events like funerals Zack said he is given roles like “master of ceremony”. He recalled that when his father passed away the community helped him. Having close relationships *“added value to my life [...] and this has improved my social life”*.

Another respondent, Daniel, who was previously introduced as a respected and accepted member of his community and who was able to create relationships through his work as a carpenter, also said the emotional support and advice he received from the community during a difficult time was vital. He was “devastated” and contemplated committing suicide after his power-saw machine was stolen and his business collapsed. He lost all hope and thought he would not be able to start his business again, but through the support from his community, *“I was able to make it”*. This shows that belonging to a community, feeling accepted and supported are important. This also shows that, even if respondents’ narratives present their aspirations are to behave well towards others, people are not always doing the right thing and communities are not always peaceful places, free of theft and conflicts.

However, being unable to participate in community activities leaves respondents with a feeling of isolation. For instance, Paola, who was presented earlier as having difficulties in settling down in Geseneno, said because she is from another tribe and does not speak the local language, she has not been allowed to participate in community events. She says that *“When others are preparing to participate on these occasions, I am told not to”*. She does not like that she is not involved in the activities and feels like *“I am not one of the community members”*. As previously mentioned, her husband and in-laws have also not supported her in settling in the new community. For instance, Paola says that she could not go to church for 4 years, because she needed to first be introduced by her husband. This was very painful for her, and she missed having friends from church with whom to discuss issues.

Raising children the “right” way is another way in which good relationships are fostered. For instance, one respondent said he brought up his children with “good morals”, encouraging them to study and work hard and his family is “united”. Another respondent said he wanted to raise his children to be good community members. In fact, they help their cousins and relatives and do not create problems in the community. This is also a way for women and men to be perceived good parents by community members.

This section confirms the social nature of living well and the importance of the community for a good life. Respondents construct their identities based on the social expectations related to their roles in the community, and they live well when their roles are acknowledged and appreciated. This produces a sense of belonging and social inclusion. In addition, it shows the morality of mutual support for peaceful living.

#### **6.7.1 Relationship with God and a higher moral order**

Respondents were mainly Christian and Muslim. The Church and God often appeared in narratives about a good life, and about achievements and challenges. For many respondents, both women and men, church was described as a supportive place where friends could be made. Once I waited for a respondent to come back from church and he explained he went to be prayed for, since he had developed a boil. A few women said it was a place where they could be relieved of stress and worries. One respondent said when other members pray for her, her challenges disappear and when she attends church with her husband, their relationship improves. Another respondent said that she feels appreciated by the other members when they visit her.

It was evident from the respondents' narratives that a belief in God and religious teachings underpinned the morality of wanting to behave well and help others. In fact, quite a few respondents said the morality of mutual support came from Christian teachings and they are reminded at Church of their duty to help others. For instance, one respondent said that according to the Christian teachings they *"should love one another"* and not hate their neighbours. Another respondent said:

*"assisting someone is good, and giving is good [...] because even the teachings say that blessed is the hand that gives than the one which takes".*

According to the respondents, people who go to church are virtuous while those who do not, fight and go to jail. One respondent said that in order to be respected one should be "God-fearing". A women's group I met in Geseneno while staying at a respondent's house, said that God comes first and money second. In fact, they

explain that if one is not God-fearing, he or she may end up using the money in a bad way that is not helpful for the community. They further commented saying that while with money comes respect, money can also bring pride. This is shown in those people who look upon others and think that they are more important. Whereas, these women believed that being God-fearing means to be humble and dedicate one's plans to God – that also involves using money well, by paying 10% to the church and helping others.

Following religious teachings is therefore a sign of virtuousness and helping others is a social responsibility that connects respondents to a higher level of morality. A Muslim respondent from Kitui town said that Muslims are known to “give things away” on Fridays. He assists many community members who pass by his shop on Fridays to receive support.

In many respondents' narratives, both male and female, regardless of their wealth or age, God's role is valued and he is seen as always present in their lives as a person to thank for something or to entrust with one's hopes and aspirations. I suggest that the Appadurai model of aspirations, previously introduced, is relevant to understanding the respondents' narratives about the role of God in their life. God is portrayed as a source of support and as the ultimate decision-maker, thereby presenting an idea of life in which respondents behave in the awareness that they are not fully in control. They do their own bit by behaving well, working hard and helping others in the hope of receiving God's blessings. One Christian respondent, for instance, referred to a time when his wife was extremely sick. One morning a neighbour asked him why he was bothering taking his children to school since his wife was going to die and he would have had to take them back home. He replied: *“I will do my best and God will do the rest”*.

A Muslim respondent also said after a life of working hard to raise her two daughters on her own after the early death of her husband, she was planning to rest. Instead, her unemployed brother separated from his wife and was left with four children whom she was now raising as her own. She commented: *“You know you plan this and God plans another thing”* and she gives thanks *“because He knows why He did it”*. These narratives are not fatalistic. In fact, respondents said

they worked hard and did their best. However, they also believe that *“it is only God who knows about the future”*.

Respondents talked about a God who is *“the provider of everything”* in very tangible terms. For instance, having children, a house or being able to send children to school were blessings from God. Commenting on her achievements, one respondent said: *“God helped me to build this one [house]”*. Another said: *“The Lord provided me with a good wife”*. For others, God answers prayers and helps people meet with other church members. One respondent said: *“I feel like I am near to God”* when she is with other church members.

For most respondents a good life was connected to a belief in a higher moral order. In terms of this order, people do not have full control over their life and behaving well towards others is paramount, not just for establishing relationships, status, reputation and one’s social identity in the present, but to align with and reproduce a higher order. In fact, it is by behaving well, which is by living a moral life that respondents hope to also be remembered as good people and thus create continuity and connection between generations. In fact, one male respondent specifically said that he tries to be a “good” person so that if his children need help in the future they might receive support from those who remember him as a “good” man.

## **6.8 Conclusion**

The analysis in this chapter shows that even if respondents’ narratives often focused on the materiality of wellbeing, with reference to housing, land, work and money, these topics were always discussed in relation to other people and to a higher moral order represented by God. Living well is conceived by respondents as happening through relationships that are harmonious and aligned with local norms of what is to be a “good” person and a “good” life is experienced when respondents are acknowledged for their morality.

For instance, this chapter has shown that respondents value having a “good” house that is normally a house made of bricks, generally mud bricks, and tin roof. This should have more than one room for the family to live in to be considered a

“good” house and possibly there should be a smaller and separate building used as a kitchen. Having a good house was important for both women and men, and this assumed different meanings throughout their life cycle. An improved house generally symbolises an increased status and success during adulthood. Whereas, a house made of poor material signifies a lack of support from adult children for elderly respondents. A good house instead signals successful parents who are taken care of in their elderhood.

Land is also very important as respondents grow food and keep their livestock. However, similarly to the deeper value of a house, land is also representative of family and community relationships. It is a sign of status and respectability for men and a way for them to show their hard work and care for their family and to create continuity in their family as the land will be passed on to their children. However, while land in Nyamira was very scarce and respondents said they were not expecting to be able to leave enough land to all their male children, it was mainly in Kitui County where land is more abundant, although not as productive, that respondents mentioned acquiring land as an achievement. This symbolises a different lifestyle and place for their retirement, while also creating a family house for future generations, something that it was not possible in Kitui town where they mostly rented their houses.

Respondents also value education for their children to be able to get well-remunerated jobs in the future and a well-paid and secure work is key for respondents to afford material possessions and education fees. Meanwhile, providing education for one’s children is also a sign of a hardworking and caring father and similarly it signals a woman’s success or failure in those cases where she is the sole provider. Providing education is associated with a successful parenthood and taking children through school is also seen as the main means for a better life for one’s children with the expectation that the efforts of parents will then be recognised and appreciated in their elderhood.

This analysis shows that the materiality of wellbeing is set within an ideal conception about social relationships and a normative view about respondents’ self-identity. It is through moral narratives that respondents talked about

themselves, their relationships and their conception of a “good” life. This finding is consistent with White’s research on wellbeing in Southern Africa and South Asia presented in Chapter 3. White showed that the material dimension of wellbeing, related to for instance money and food, was always discussed in social terms (White, 2015) and that for research respondents “trying to get things right matters” (White, 2018, p. 4). Thus, the author claims that people should be regarded as moral subjects and that living a good life is about living a moral life.

Morality is key for how relationships work and how respondents develop their identities. Respondents’ sense of success and self-worth, and their conception of the “good life” is connected to doing the right thing according to the moral values of respect, generosity, mutual support, honesty, love and care, appreciation, independence and working hard, and their social position. These qualities are practiced and demonstrated through relationships. In this way, respondents create and nurture their moral identities and sense of self through relationships, and it is when relationships are successful, and when respondents are respected and appreciated, that they can experience a sense of belonging. Often successful relationships are those where respondents help each other, such as with inter-generational assistance, thus recognising each other through mutual support.

For instance, male respondents often mentioned the moral narrative of “working hard” to symbolise their virtuousness. It is through working hard for their families that men take on their responsibility as parents and gain their identity of breadwinner and caring fathers. In this way, they are respected by their family and by other men in the community. Working hard is also key for the other important elements of a good life such as having a good house, land and providing education for one’s children.

In presenting their moral identity, respondents talked about the importance of having children and being married in the traditional way. It is by getting married that young people start a new phase of adulthood. By paying bride wealth men are perceived as being “man enough” and can join into family’s decisions and women officially become part of the husband’s family and can access their husband’s land. For women, instead, a traditional marriage represents that they

are officially part of the husband's family and also able to access their husband's land. Having children is also a sign of a successful marriage, and men and women gain status and respect in their new phase of parenthood. For a woman, her identity as "good" daughter-in-law was also key for her experience of a good life. It is by respecting her mother-in-law and taking care of her, for instance by cooking together, that a woman is seen as a "good" daughter-in-law.

In addition, respondents also discussed that in order to live well and be perceived as a "good" community member one should not gossip and quarrel and that needy people should be supported because it is through mutual support that the community progresses together. Helping others is perceived to be virtuous.

This analysis shows that the social identities that respondents want to construct are connected to morality and social order, in relation to life stages and gender norms. Accordingly, responsibilities towards others and expectations from others are attached to these identities and meeting these expectations and fulfilling these responsibilities is key for living well.

This chapter also shows that respondents' moral narratives are constructed in relation to God. Respondents present themselves as following a higher morality according to which by behaving well towards others, working hard for one's family, and putting effort in the achievement of the good life, they please God, and God will help and bless them, as they are not ultimately in control of the results. In fact, some respondents attributed being able to build a "good" house or educate their children as thanks to God's support. In this way, material possessions acquire a deeper meaning and connect to higher morality.

This finding is consistent with Appadurai's model of aspirations (2004) presented in Chapter 3. According to Appadurai's model, particular "choices and wants" have a deeper meaning and thus connect to higher levels of values that people follow to live well. The bottom level of "choice and wants" and the top level of higher moral values are linked by intermediate norms about marriage, friendship, health, convenience and work. Aspirations at all levels "are always formed in interaction and in the thick of social life" (2004, p. 67). This analysis shows that wellbeing is about "doing good", which refers to a higher moral dimension according to which



people's understanding of a good life is based on a shared understanding of how the world should be. This sense of morality is reflected in people's wanting to do the right thing – being virtuous – and their aspirations for relationships that are mutually supportive and in line with the moral order. Similarly, this higher morality is reflected in how people discuss their immediate wants about housing, land, education, money and work.

However, the findings also showed that living a good life is a continuous negotiation, a dynamic process, as respondents try their best to be “good people” within life circumstances that are often vulnerable and social relationships characterised by patriarchal norms. This was particularly evident in women's narratives about land, work and relationships within their family, especially with husbands and mothers-in-law.

Lastly, findings also show that there is a mismatch between the conception of the good life, with its moral dimension, and respondents' behaviour, experiences and perceptions. In particular, it shows a contrast between men's narratives on working hard and how women often perceive men's behaviour in relation to the responsibilities and expectations that are connected to their identities. This connects with Silberschmidt's research (2001) that argues that the inability of men to meet the new social role and responsibilities as breadwinners and heads of household created feelings of inadequacy and lack of self-esteem. Meanwhile, for women, their income generating work and contribution to the household promotes self-esteem and a sense of independence.

## **Chapter 7: Inter-personal resource exchange**

### **7.1 Introduction**

This chapter is the first of two empirical chapters in which I explore how respondents manage their money and how this connects to the conception of the good life discussed in the last chapter. The discussion presented the dimensions of a good life as valued by respondents which, although ostensibly material, on a deeper analysis, contained material, relational and subjective facets. In particular, establishing and nurturing harmonious relationships of support with friends, family and community was regarded as key to respondents' wellbeing. Relationships create a sense of identity and belonging. In order to be respected and appreciated, and in order to acquire a positive social status, respondents live according to a set of social expectations and moral values. These include working hard, and being generous and supportive, showing love and care, respect and appreciation, as well as independence, honesty and being God-fearing. This chapter explores how the financial practices of low-income rurally-based Kenyans contribute to their wellbeing by aligning to those moral values.

In particular, this chapter focuses on the dynamics and meanings of informal inter-personal resource exchange. In fact, while data presented in Chapter 5 shows that respondents are in many instances able to cover their expenses through employment, self-employment and agricultural activities, exchanges of resources – cash and/or goods – are very common. Responses to enquiries about significant household expenses, and coping during emergencies, such as an illness, indicated that resource exchange is a spontaneous and predominant activity in household resource management.

This finding is supported by previous research conducted in Kenya. Shipton (2010; 2007), for instance, argues that the informal exchange of economic and financial resources among Luo people of Kenya constitutes normal practice. More recently, Johnson and Krijtenburg (2018) have shown that resource exchanges constitute everyday practice among the Kamba and Gusii and these operate according to a

set of relational norms that are different from the transactional repertoire promoted by the formal financial sector.

On the contrary, the current financial inclusion discourse is highly focused on formal financial services that promote a more individualised way of managing financial resources by establishing a relationship between an individual and a financial institution. The work of Shipton, and Johnson and Krijtenburg, as well as my own data, show the prevalence of a relational way of managing resources. This is coherent with the importance of relationships for people's wellbeing as discussed in Chapter 6.

This chapter will start by exploring the different types of informal resource exchanges and present the role of mobile money in them. The second part explores how informal exchanges and reciprocity operate within different types of relationships, among friends, family members and community members. In particular, I will focus on how these exchanges allow or prevent respondents from developing, nurturing and maintaining social relationships and their effects on living well. In exploring the way these exchanges operate within specific types of relationships I explore their particular importance for different aspects of living well.

## **7.2 Categories and means of informal inter-personal resource exchange**

Chapter 5 showed that many respondents produce food and provide for their households by working on their own farms and outside their homesteads. In emergencies, some respondents sell livestock or other assets, such as trees. However, in many instances, people rely on informal relationships of exchange in order to put food on the table, pay for school fees, cope with emergencies and take on bigger investments.

From a materialistic perspective, relationships of exchange are vital and can represent a safety net for people who are economically vulnerable. One could argue that people help others because of the possibility of some future reciprocal material gain, even if there is no guarantee. However, my data shows that some exchanges are not expected to be reciprocated, such as support for people who

are disabled or orphans, as well as exchanges that take place between parents and children, siblings and in some cases friends.

Four main categories of exchange are evident in this research: food and other small everyday items; exchanges for education; emergency support; and business capital. Johnson and Krijtenburg (2018) find five categories of informal exchanges in their research across Kamba and Gusii people in Kenya, three being the same as these last three categories above. By using linguistic anthropology, they were also able to distinguish two levels of exchanges in the first category: small everyday items that are borrowed and expected to be returned; and those that are given based on an “expression of need” and not expected to be returned. While this distinction was not identifiable in my research, it remains that all types of exchange I identified were used within particular relationships, where some exchanges were and some were not intended to be reciprocated.

#### **7.2.1 Resource exchange for food and other everyday items**

The most common type of everyday resource exchange can include, but is not limited to, food items, small amounts of money to purchase food and other small household items, transport money, and borrowing of oxen to plough. Among these, the most common resource exchange among respondents relates to food items and small amounts of money (roughly in the region of a few hundred Kenyan shillings) to buy food. It involves predominantly women who might lack financial liquidity and live in remote areas, and is more evident in the rural areas of Kitui, which is more prone to drought and famine.

The frequency of this type of support changes depending on the type of relationship in which the exchange happens, and the season. Generally, requests for food are more frequent during the dry season and between family members, especially when someone in the family is doing better than the respondent (or *viceversa*). Among friends, requests for food and other everyday items can be occasional.

### **7.2.2 Resource exchange for education**

In Chapter 6, it was argued that being able to afford education for one's children is a key wellbeing goal. As presented in Chapter 6, only two of my respondents had children who successfully completed university degrees and had well-paid and stable jobs. In fact, most Kenyans still cannot afford tertiary education, and even when they do they lack the right connections that can help them in finding a job.

Respondents use several economic strategies in order to send their children to school. They work hard and start saving in advance when one of their children is about to finish primary school. They negotiate delayed and instalment payments with schools, sell livestock, take loans, and ask for support from family members and friends. This was especially the case when respondents had relatives that were doing comparatively well. Johnson and Krijtenburg (2018, p. 581) note that the practice of supporting someone's education can be economically sound as its *"potential returns are likely to be much greater than saving in a bank account"*. However, such reciprocation depends on the success of the child, and might be to a different person in the future and of a different nature (*Ibid.*).

### **7.2.3 Resource exchange for health emergencies**

Together with food and school fees, asking friends and relatives for help with health-related expenses is a frequent practice in Kenya. Where possible, help with medical expenses is asked from "better-off" relatives and is not expected to be returned. Respondents said when a relative or a friend worked within the health sector, they would turn to them in case of a health emergency. Adult children also support their parents with medical expenses where they can. In other situations, support may be sought from friends and groups (Chapter 8). Support for medical expenses can vary from a few hundred Kenyan shillings to several thousands. It can be a one-off donation or on-going support, the latter especially for elderly parents who need medication and regular check-ups.

### **7.2.4 Resource exchange for business development**

The majority of respondents are either informally employed or are farmers. In all the areas of the research, and especially in the urban areas of Mjini in Kitui and

Geseneno in Nyamira, some respondents had their own businesses. Business people tend to be more often helped by friends and colleagues, although these two categories often overlap since people create friendships through business networks. Generally this type of support is perceived as a loan. However, the conditions for repaying the loan vary: in some cases, it is without interest, while at other times the borrower might be asked to return the loan with interest or might decide to give back something more as a sign of appreciation. Most of this support happens in reciprocal mode: business people help each other, thus demonstrating the value of developing each other within relationships.

### **7.2.5 Informal inter-personal resource exchange and mobile money**

In Chapter 5, the evolution of and research on mobile money services in Kenya was discussed. FinAccess 2016 data shows that 71% of the population use mobile money services and the MCS data a similar figure of 72%, considering the three areas of the research together – i.e. Nyamira, Kitui and Kariobangi. Most of the respondents in this study used mobile money services either on their phone or on someone else's phone. For instance, some elderly parents received support from adult children who live far away through the phone of other children who live close by. A female respondent, who did not have a phone, received remittances from her husband through the phone of a relative and local shopkeeper.

Research shows that mobile transactions, in the forms of gifts and open-ended borrowing, are part of a system of give and take that is embedded within wide networks of relationships that create a flexible and open-ended system of assistance where transfers can be received as a gift or loan (Johnson, 2016). In fact, while most studies have looked at mobile money services from an individualistic perspective, data shows that money circulates among individuals connected through family relationships, savings groups or other forms of collectivities (Kusimba *et al.*, 2013). Johnson and Krijtenburg (2018) claim that informal relationships of exchange operate according to a relational repertoire, “where relationships are developed and consolidated to create ‘upliftment’” (*Ibid.*, p. 590). The authors argue that mobile money transactions fit within the same relational repertoire (*Ibid.*) and represent values of friendship, equality and

reciprocity (Johnson, 2016). Meanwhile other research explores the different connotations and nuances of cash and mobile money, showing these as two different currencies that are used in different circumstances and for different purposes (Iazzolino and Wasike, 2015).

Respondents of this research, echoing the findings of Johnson and Krijtenburg (2018), discussed informal resource exchanges without distinguishing between cash exchanges and mobile money transfers. Mobile money was simply presented as a quicker, safer and more private means for exchange compared to traditional methods. For instance, a respondent said she used to send money in an envelope through the post but that was a longer and more expensive process compared to the mobile service of M-Pesa.

However, respondents did not see the ease of mobile money transfers as a reason to ask for more support or to be asked for more support. One respondent said: *“I only ask when I have needs and not because I have M-Pesa”*. Similarly, she felt that other people *“only ask when they are in need”*. Respondents also did not feel bothered by requests for support because they now have M-Pesa. While M-Pesa has helped respondents reach out more easily to friends and relatives who live far away, it is not perceived as a reason to ask for more.

Leaving aside the distinction between cash exchanges and mobile money transfers, which was not relevant to respondents and a focus of this research, this chapter explores informal resource exchanges more generally, with a focus on the types of relationships within which such exchanges happen.

## **7.3 Informal resource exchange among family members**

### **7.3.1 Aging well and children's support**

The data on wellbeing contained in Chapter 6, in accordance with the earlier anthropology on the Gusii of Kenya (Hakansson, 1994; Silberschmidt, 1999), reveals that getting married and becoming a parent are valued steps in the lives of both women and men. Through these steps respondents accomplish what is expected of them to become adult. Central to their role as parents men and

women work hard to educate their children with the expectation that their children in turn will support them in their old age.

Generally speaking, adult children, particularly those who work, tend to support their parents through gifts of food, and the payment of health-related expenses and other everyday expenses. However, it is becoming more and more difficult for elderly parents to be supported by their children, contrary to their expectations.

Data shows that receiving support from one's children is expected. It is a way in which good relationships are confirmed and parents are acknowledged for their roles in raising children. In the case of men in particular, it is recognition of the status as an elder who is now no longer expected to be working hard to provide for his family. For example, David, who is 60 and lives in Kitui, was able to make good money in the past with his curio shop in Diani and could afford private education for his children up to tertiary level. The wealthiest of my respondents, David said he could ask his children for support if he needs it. However, he also did not expect to have to ask: *"I should not have to ask them. Why should I?"* Because his children are educated, have good jobs, and are aware that their father's business is no longer doing well, it is expected that they occasionally send money. The month before I visited David, he had received KSh8,000 (£62) from one of his sons.

Contributing to one's parents' expenses and giving gifts is a sign of appreciation. For instance, Adam, who lives in Kitui, explained that when he and his wife borrowed their last loan of KSh30,000 (£233) from their Savings and Credit Cooperative (SACCO), his wife decided to give both their parents KSh1,000 (£7.8) as *"a present to appreciate them because they have always helped us"*. Adam said the last time he needed to go to the hospital his mother paid his medical bills. At times this generosity can extend to close relatives who have fulfilled the role of parents. For instance, when Mohid's mother lost her job, his aunt raised him. Now he supports both women. *"She [his aunt] brought me up nicely"*, he said. Acknowledging and appreciating parents through material support is a way in which younger generations are able to reciprocate. Research in Zambia also shows that supporting the elderly is historically considered a sign of respect for



elderhood, and a good moral and social practice even if it is “not a given” or a “natural” aspect of non-industrialised societies (Cliggett, 2005).

Being seen to be supported by one’s own children is also important for elderly parents seeking to maintain their social status within their communities. Asking for support from people in the community can be perceived as a sign of a poor relationship between parent and child. When offspring do not have jobs, it may be difficult to maintain appearances within the community. Julie, an elderly woman who lives with her husband, daughter-in-law and a few grandchildren in the rural area of Nguluuni, has seven adult children, most of whom do not have stable jobs. She faces a dilemma: since she has educated her children up to Form 4, her neighbours consider her to be taken care of by them. *“This makes [her] suffer a lot”*, because Julie is reluctant to ask for support from neighbours who are unaware that her children are not working. In asking for help outside the family, she risks losing her social standing.

Despite the traditional importance of supporting the elderly, this data suggests that while expectations of support are still the norm, in many cases, the expectations of elderly respondents are not being met. Julie said if she asks her children for money, *“they give [her] when they can”*. Some time back, one of her sons contributed KSh1,000 (£7.8) towards her husband’s medication, but when Julie was diagnosed with a heart problem two years ago, her children were not working and could not help. Instead, she sold some of her goats to pay the KSh2,600 (£20) she needed for the hospital. Julie said that she *“did not bother asking them”* for support because she knew that the one who used to help did not have a job anymore. She also said an elderly person who is not supported *“will get upset”*.

However, even if Julie cannot fully rely on her children for support, her relationship with them is sound, and she still carries the expectation that her children’s support will improve once they get jobs. Julie said even if her children *“do not have [money]”*, she cannot be sad because that would be *“a curse to the whole family”*. Yet, she expects them to have money in the future to support them so that, with her husband, *“they can bless them”* and she will be at peace.

Being supported and acknowledged by children is symbolic of having achieved elderhood: good parents educate their children and take care of their needs; and good children, once working, support their parents. For these reasons, those respondents who receive no support but are aware that their children have the economic capacity are in a particularly invidious position. This goes against societal norms, and is regarded as a sign of a failed relationship between parents and children, and a lack of respect. Melanie, for instance, said her son does a lot of casual work in Mutomo and has money. She has sent requests for help but none have been acknowledged. The lack of support translates into a lack of recognition: Melanie is ignored as an individual and a mother. She said, *"it really hurts"*. Melanie also perceives her son's behaviour, which does not comply with societal norms, as a sign that he is rejecting her and his family. Since he is working, *"it is bad to let your family starve"*, she said. Melanie regards her son's behaviour as selfish and out of sync with the expectations of reciprocity and mutual support. In Chapter 6 it was apparent that, in the absence of support from her son, Melanie was hoping her grandchildren would get jobs and build her a house where she could *"die in peace"*. This can be seen as a way to re-establish her role as elderly mother and grandmother who can finally rest and be taken care of. Research among the elderly in Zambia also confirms that based on what women have given and sacrificed in raising their children, once in their elderhood they are in a position "of respect and appreciation" and can make demands for support (Cliggett, 2005).

This section shows that there is a "morality of support" involving the elderly and their adult children. Support is a sign of healthy relationships, an expression of appreciation, care and respect, and an acknowledgement of the parents' role and status. Literature on gifts presented by Wilk and Cliggett (2007) (Chapter 2) also argue that gifts are a way in which individuals create their identities – since the exchange of gifts is a way to acknowledge and be acknowledged. Receiving gifts from their children is a way to construct and confirm the identity of elder. However, data shows that it is not always possible for elderly parents to rely on their adult children for various reasons, a situation which creates a disjuncture between the expectation of reciprocity and reality and produces stress. The lack

of support symbolises a failure of family bonds, the undermining of a parents' identity, and a lack of appreciation of the parent for their role in their children's life, thus going against the social expectations and moral values that underpin the conception of the good life

### **7.3.2 Newly married women and their role as daughters-in-law**

In the areas covered by this research, patrilocal marriages are customary and women become part of their husband's family. Usually, the last born son of a family lives with his parents and his wife will take care of his mother in her old age. In Chapter 6, it was revealed that when mothers and daughters-in-law cook together in the same kitchen it is a sign of a cooperative relationship. This section explores how exchanges of food and everyday exchanges of support between mother- and daughter-in-law are also an indication of a good relationship between women and a confirmation of their identity and role within the family.

In the rural area of Nguluuni, where compounds are bigger than in Nyamira, female respondents often move to their husband's place and share a compound with their mother-in-law. One of these is 23-year-old Rachel, referred to in the previous chapter. She lives with her three children and mother-in-law. When Rachel and her husband were struggling, the mother-in-law provided food, and in one instance bought school books for her grandchildren. This signals that Rachel has been accepted in her new family. Now that Rachel's husband can provide on a more regular basis, Rachel buys food for her mother-in-law and gives her KSh100 (£0.8) every month for tobacco to chew. Rachel also cooks with her mother-in-law, signalling that the two women have developed a reciprocal relationship of respect and support. When I visited Rachel for the second time, she borrowed chairs from her mother-in-law to host us and took us to visit her on her farm – further evidence of the strong relationship.

Sometimes female respondents will stop trying to fulfil the role of "good daughter-in-law". A case in point is Jacqueline, who met her husband in Nairobi. When her husband lost his job, they moved to his place in Nyamira. Her husband passed away after eight years of illness, during which time Jacqueline was supported by her own family members. She said her in-laws never helped her. Even when she

used to help her mother-in-law to pick tea she never received reciprocal assistance. Even requests to borrow things were refused. As a result, Jacqueline stopped picking tea and does not help in any way.

Relationships of informal exchange and entrustment are “*about defining who we are*” (Shipton, 2007, p. 208). Women develop a new identity as daughter- and sister-in-law once they marry and often move to their husband’s place. “Good” daughters-in-law support their mothers-in-law by cooking for and with them, taking care of them and respecting them. However, this section shows that newly-married women are not always accepted and acknowledged in their role. A lack of reciprocity and informal support from the mother-in-law, particularly when the daughter-in-law behaves according to tradition, creates the potential for further breakdown in the relationship and can lead to the possible “exit” of a party from the relationship, as in the case of Jacqueline.

### **7.3.3 Well-off siblings and the expectation of support**

Respondents indicated that they may turn to siblings, particularly those who are comparatively well-off, for support and by doing so confirm their relationship. However, such support is never taken for granted. For example, Hilary, who fell sick two years earlier and needed to go to hospital and purchase medication, reported that together with her husband, they decided to first ask her brother, an accountant, for help. Her brother, who often supports them with small gifts of KSh1,000 (£7.8), sent her KSh20,000 (£155) that covered most of the hospital bill. Her son paid the rest with KSh 8,000 (£62). Hilary said her brother told her she did not need to repay the money. However, Hilary did not take it for granted that her brother would help and said that if her request to her brother turned out to be unsuccessful “*I would have sold my assets*”. However, receiving his support meant that Hilary could count on her brother for emergencies and that he valued her health and wellbeing. His support confirmed their identity as siblings and their family bond.

Economically speaking, asking for support from a well-off sibling before undermining one’s own asset base is a sound strategy and when the support is requested for health emergencies it has a moral justification compared to other

types of support. Indeed some respondents commented that they often have to sell assets at “throw away” prices in a financial emergency. In addition, literature presented in Chapter 2 shows that assets, such as livestock, might be symbolic of the identity of the owner and often cannot be sold just for anything. For example, livestock is particularly hard to sell for food, unless in case of emergencies (Shipton, 2007). More recent research in Kenya also showed that people might prefer to take loans from their savings groups rather than sell their livestock. In fact, loans within a group motivate members to work hard for the repayment, and this is perceived to be easier than the effort that would be required to save alone in order to again acquire assets that have been sold (Storchi and Rasulova, 2017). This is therefore in line with the argument that multiple credit relationships can increase and strengthen the social network (Guérin, Morvant-Roux *et al.*, 2013).

In Hilary’s case, asking her brother was not a strategy to avoid selling her assets at any cost. Rather, it was a morally legitimate request based on what is perceived to be “good” behaviour among siblings when one is better off. Later that year, Hilary in fact sold a cow for KSh22,000 (£171) and trees for KSh20,000 (£155) to help her son secure a job he was promised. She felt that the loss of the assets would not impact on her lifestyle. Moreover, Hilary admitted it would have been too much to ask her brother to help her son as well. In fact, several respondents said that one way to maintain healthy relationships was to not ask the same person for help too often.

Respondents referred to siblings who support them as being their “closest relationship”, regardless of geographical location. For instance, in Geseneno, Henry’s son is being sponsored in secondary school by one of Henry’s step-brothers, who works for the Ministry of Health and owns a school in Kisii. The brother pays amounts “like KSh3,000 or KSh5,000” (£23 or £39) and does not ask to be refunded. Henry talks about him as his “closest brother” because of the financial support. Henry has other brothers who live around him, but they are farmers like him, “on the same level”, and do not have the financial ability to help him.

Support from siblings helps respondents feel acknowledged, they confirm that family relationships are strongest, and nurture a sense of belonging. Natalie, for instance, considers her bonds with her sisters to be her closest relationships. Her two sisters have good jobs in Kisii and Nairobi and she asks them first when she needs money for school fees. In fact, according to Natalie *“blood relationships are always stronger”*. For some respondents, siblings and family members are considered “closest relationships” even when they are unable to offer financial assistance. Elisa, who is a widow, considers her mother-in-law, sister and uncle to be her “closest relationships” because they are her “blood relatives”. Although they try to support her as much as possible, they cannot help regularly.

Even when relationships break down with in-laws, siblings still help each other. Fabian, for instance, said his brother-in-law asked him for money to start a new business. He gave his brother-in-law the little savings he had but the money was never returned. Fabian heard that his brother-in-law was cheated by agents who were helping him in the process of starting a new M-Pesa business. Even if he understands that his brother-in-law did not intend to fail, he now barely greets him and would not help him again. However, he said he would still help his sister in an emergency. This confirms that, as some respondents said, blood relationships are often strongest.

Data from this research show that when support among siblings is not available because of financial constraints, family relationships are not negatively affected. Respondents know they cannot rely on relatives and friends who are “at their same level” and thus only ask for help from siblings who are doing better than themselves. Upendo, for instance, is a father of seven children whom he supports by doing casual work in Kitui town. He is increasingly worried about how he will provide for his children education. He is aware that his brothers are not in a position to help because they are not doing well and that it is his responsibility as a breadwinner to educate his children *“so they can also have a good life in the future”*. Nevertheless, Upendo has good relationships with his siblings.

However, family relationships can break down when support from siblings who are doing well is denied or is perceived not to be genuine. Lack of support suggests that the family bond is not acknowledged and honoured. For instance, Rachel said one of her brothers-in-law who lives in Mombasa and has a shop refused to help *“every time we ask him for assistance”*. She said when she and one of her other brothers-in-law were bitten by a cat and needed five injections, her sister and mother-in-law helped them while the brother-in-law in Mombasa said he *“did not have money”*. Rachel and her husband assume he has money because he has a business but his wife is influencing him not to support them. She said *“we do not bother calling him to ask for help”*, showing that relationships of support need to be nurtured by both parties in order to sustain.

#### **7.3.4 Entrustment and reciprocity among siblings**

When one sibling is doing well, the support given by him or her is generally not expected to be returned. For instance, Henry said his step brother helps him out of kindness and the money is considered as *“help, not as a loan”*. By contrast, he returns the support from his other brothers whenever they give him KSh100 (£0.8) or KSh200 (£1.6), because the type of exchange is different when siblings are “on the same level”. Even though Henry is not required to repay the loan from his step brother, as a way of showing appreciation, Henry is considering giving his napier grass crop to his step brother as a way to reciprocate, *“since he assisted me with school fees at some point”*. Keeping the napier grass for his step brother is a way to nurture this relationship.

Even when siblings are doing well and are generous, respondents said they need to show themselves to be hardworking and genuine in their requests. For instance, Henry has consistently contributed to his son’s school fees through his own earnings from casual jobs and has sold assets over the years. He is thinking of asking his brother in Kisii and friends for support to send his child to college after Form 4. However, he has decided *“to struggle”* and save on his own for a year before asking as he says he cannot ask and *“yet I [offer] nothing”*. In this way, his brother’s help would be considered more of a contribution towards his son’s fees rather than the whole of it.

Findings show that ideally relationships among siblings create an open-ended reciprocity system where help is not expected to be returned and all siblings help each other whenever and however they can. In this way, informal exchanges strengthen the family bonds. For instance, Rachel's husband was once sick and one of his brothers helped with medical bills. The support was not expected to be returned and Rachel said that now that one of her husband's sisters is having problems with school fees, *"he will support the sister like he was supported"*. In this way, support comes "out of generosity" and goes around the family to a different member and for a different reason *as "we keep helping each other out during times of need"*.

Support can also extend across generations and continues after death. Thomas, for instance, was raised by one of his sisters when his parents passed away. When the sister died, she left a will asking him to take care of her daughters. Thomas, now a businessman, has accordingly adopted his two nieces and is putting them through school. He said he feels responsible for them because when he grew up he was an orphan and the girls' mother took care of him. He now wishes his nieces to feel they have a family and he is showing this by paying their school fees in full at the beginning of the year because *"if they are sent home from school [they may feel] it is because they don't have parents"*.

Informal exchanges to support nephews and nieces are also a way to ensure a good future for respondents' families and the status and reputation of their family. During a subsequent meeting, Thomas said the husband of another of his sisters had died and he was sponsoring her son's secondary school fees. Thomas was concerned his nephew might end up as a street child without an education. He said it is *"bad to see one of your relatives moving around not having a way to earn a living"*. He wants his nephew *"to have a good life"* and wants to create the foundation for that since he makes enough money *"to even save at the bank"*.

Providing for education or providing jobs are ways in which respondents develop relationships within the family and allow family members to thrive, but being asked for support is also a sign of respect. Responding positively when requested confirms that such respect is justified. Thomas recently employed one of his



sister's sons to run his car wash business. In addition, he was asked by his father-in-law to find work for his son, so he trained his wife's brother to work with him as a mechanic. Thomas is considered a responsible man who can be asked for help. By supporting his sisters' children and his wife's brother, Thomas is confirming his identity as a good brother, son-in-law and businessman.

Receiving and giving of material support between siblings is not only a way to maintain family relationships, it helps respondents to maintain their reputation and status in their community, since respondents' multiple identities are interrelated. For instance, Henry felt he lost the respect of his community when his second-born son left secondary school and joined a bad group of youths. He appeared unable to keep his son in school and this affected his identity as a father, breadwinner and member of his community. However, the advice and financial support of his relatives helped him to send his son back to school and Henry said he "gained" back the respect of his community.

Connecting this material with the literature on economic anthropology (Chapter 2) shows that the examples presented in this section operate according to the system of entrustment and reciprocity that is generalised or open-ended. In fact, resources are often "entrusted" without an agreement on how and when they will be reciprocated. Nevertheless, generally this type of mutual support operates on the "trust" that the support will be somehow and at some point reciprocated. This means that relationships of entrustment can involve more than two parties as in the case of Rachel and the reciprocation might be to the next generation, as in the case of Thomas. In all the examples, respondents reciprocated, and the values of the exchange were always different – in economic terms. However, on a moral level, the value was to maintain social relationships, show appreciation and care and maintain the moral order. These cases also show that when siblings are "on the same level", exchanges of resource might operate according to balanced reciprocity where the support is reciprocated with the same exact value.

## **7.4 Informal resource exchange among friends**

### **7.4.1 “Real” friends and the creation of new friendships through informal resource exchange**

Evidence from this research shows that informal resource exchanges are frequent among friends. Respondent spoke about friends as those individuals who listen and understand their situation and are willing to help.

Fabian, previously mentioned as having been disappointed by his brother-in-law, lives in Geseneno with his wife and two children. Recently, his first-born daughter started primary school and he needed some money for school fees. He asked one of his friends who sent him KSh1,500 (£11.7). In this particular instance, Fabian needed to return the amount to his friend. However, he said that generally his friends give him money out of generosity, and have never asked him for support because they know he is not doing as well as them. Fabian therefore feels that his friends understand his situation and trust that his requests are genuine.

As in the case of Fabian, friends know each other’s financial and work situation and support each other according to their ability. However, reciprocity often depends on the type of friendship and the timing of the request. For instance, when friends are doing well and do not have children in school, their support may be motivated by generosity, while on other occasions their financial support is expected to be returned, generally without interest. Henry, for instance, received money for school fees from four friends. Three gave him KSh1,000 (£7.8) and he did not have to return the money because those friends no longer have children in school. The fourth friend lent him KSh1,500 (£11.7). In the latter case, Henry said he was going to return the money quickly as his friend also needed to pay school fees for his own child.

In some cases, a relative who is supportive can be considered a good “friend”, while friends who are not appreciative might not be considered as such. Johnson and Krijtenburg (2018) show that a brother can become a friend when he assists, highlighting the fact that support by siblings might be expected but is not taken for granted. In this research, Adam, a young man from Kitui, said, “*a real friend is*

*the one who helps you when you are in need*” and vice versa. He considers his father to be one of his “real friends” because he is always available to support him. On the other hand, Adam said he realised that some of his friends were lazy and wanted “to use him”, by asking him for monetary gifts and favours, but have never supported him or acknowledged him for his help. Instead, a real friend would be the one to “build” him, he said. According to Adam, friends help each other in their development, a practice found among the Kamba and Gusii of Kenya (Johnson and Krijtenburg, 2018). Johnson and Krijtenburg (2018) call this the value of “upliftment” and describe it as “an integral part of the understanding of being human among the Kamba” (*Ibid.*, p. 580).

Respondents also indicated that they engage in informal relationships of exchange to create and test new friendships. Carol, for instance, had helped a friend several times with small quantities of food, soap and salt and provided her with goat milk every day for a year to feed her grandchild. When Carol was in hospital for a few days and returned home, she told this friend she did not have any food. *“I wanted to find out if she could help me when in need or is [she] just a talk kind of a friend”*. Her friend responded positively, bringing her three kilograms of maize meal on her way back from the shops. Carol could therefore count on the material support of her friend and she did not have to repay her *“because she was just helping me out the way I help her”*. In this way, Carol had intentionally tested her friendship and the positive response confirmed that she had a friend to rely on.

These cases so far show that informal exchanges of support between friends operate according to different types of reciprocity depending on how support is requested and the friend’s financial ability. When friends are better off compared to the respondent or do not have the need for the money, the support may be given as a gift. However, it is important to highlight that quite a few respondents mentioned that this might only become clear when they offer to return the support. This shows that the boundaries between gifts and loans might be flexible at times. Meanwhile, in some cases respondents said that if they ask specifically for help and assistance this means that the support is not expected to be reciprocated, such as when Carol says that her friend was just “helping her out”. In Gusii language, for instance “inkonye” is a polite way to say “kindly assist me”

and it can relate to anything. However, when someone say “*inkonye inkoiranerie*”, they are saying “please help me then I will return”. Johnson and Krijtenburg (2018) show the different use of expression in the Kamba language to express different types of resources exchange. “*Kuvoya*” for instance in everyday requests of support with an expression of need and that it is not expected to be reciprocated.

Whereas when support is given as a loan, rather than as a gift, friends are expected to return the goods or money borrowed and this is indicated by a different word in the local language. In the Kamba language, “*Kucova*” generally is used for every day resource exchange with the implicit agreement that what is borrowed or something equivalent will be returned (Johnson and Krijtenburg, 2018). In the Gusii language, “*Inkabesie*” is used when it is not clear whether loans will be repaid with interest or not. For example, when taking things on credit from a shop, a loan from a friend or business colleague. These relationships operate according to “balanced reciprocity” and the terms of repayment are negotiated case by case. Daniel, for instance, needed money to pay his wife’s hospital bill. He had the option of borrowing the money from his *chama* (group) but knew the *chama* would charge him interest while a “*friend might not*”. Therefore, he intentionally asked a particular friend. Daniel said this “*was just my first trial*” to ask for money and his friend responded positively and lent him KSh6,000 (£47). Daniel returned the money without paying interest. In this way he confirmed the friend as a trusted person who could participate in a relationship of support and exchange.

When running a business, it is important to have trusted friends who can lend money quickly. Depending on the type of relationship and terms of agreement, one may return the money without interest. For instance, Laura sells *miraa* (khat) in Kitui. To restart her business, she borrowed KSh15,000 (£117) from a friend who runs a butchery. She is slowly repaying the loan without interest and said she and the butcher “*usually help each other*”. Thomas and his wife have several colleagues and friends in Kitui they support through loans. They are all businessmen and women and Thomas gauges their request depending on the type of business the borrower is pursuing. For example, he said he will not lend KSh10,000 (£78) to a hawker selling key rings.

At times, when support from friends is given for business development, it may be returned with interest. When this is not the case, respondents might still decide to give something more as a token of appreciation. Johnson and Kritjeburg (2018) also found that respondents who have received support from their friends for their business without a request to repay with interest might give back “something on top”. Either way, respondents from this research consider those who have helped them to be their friends. Jacqueline from Geseneno runs a small tailoring business and at times asks friends for help to pay the rent for her shop. She said every time she asks for support *“I explain why I need the money [and] we also agree if I am to repay with interest on top or not”*. At times she repays with 10% interest, and at other times, she gives her friends a soda or a kilogram of sugar as a sign of appreciation. To Jacqueline it does not matter whether friends have asked for interest or not; they remain her friends because *“in one way or another they have helped me”*. The status of “friend” is not based on the type of agreement governing the support but on the readiness of the friend to help.

#### **7.4.2 Inability to reciprocate and broken friendships**

When respondents’ requests for support to friends who are perceived able to help are denied, friendships are challenged. Ideally, friends are perceived to be genuine in their expressed ability or inability to help. However, when this honesty is in doubt, respondents feel disappointed, and they might re-evaluate their relationship. Melanie, for instance, who lives in Nguluuni with her daughter and six grandchildren, recently struggled to feed her family and pay school fees. She said she found it more difficult than in the past to access support in the community. When rains were good, she used to help a lot of people in the community with food and money and could more easily ask for help. During the last dry spell, however, she went to ask for food from a friend who said she did not have any millet. Melanie believed the friend had millet in her house even if she did not normally eat it. She said: *“I feel as if she lied to me”*. When Melanie was asked directly how she felt about that situation, she also said: *“I did not see the millet so I did not feel bad”*. While Melanie’s comment might have been motivated by not wanting to admit to herself (and the researcher) that she was denied help from a friend, her confused narrative also suggests how her identity

as a friend, previously able to participate in a relationship of support, was challenged as a consequence of her changed financial circumstances.

As previously illustrated, being asked for support is a sign of status within a community so the fact that Melanie is no longer asked for support is an additional sign of the changes in her circumstances. The decline in relationships of support therefore reduces the number of people Melanie can ask for support and at the same time confirmation of a reduced status.

Informal relationships of exchange in one-on-one relationships can trigger tensions and feelings of exclusion and vulnerability. Carol, for instance, said she does not feel good asking for help *“because the person might tell you that he/she does not have but in the real sense he/she has”*. Her statement shows that being denied support would affect Carol’s identity within that particular relationship, and would hurt her feelings, especially if she cannot completely trust that the person has responded genuinely to her request. Being denied help, while assuming that the person would be able to help, is painful.

Those who are perceived to be in a position to help but deny requests from friends are, in some cases, no longer considered “good friends” and respondents change their attitude towards them. For instance, due to the prolonged illness of her husband, Jacqueline had to sell several assets, among them her sewing machines, and close her tailoring business. Later, upon opening a new shop, some of her friends refused to help her because her financial capacity had decreased and she believes this is *“because they think that I might not be able to pay back”*. She said these friends were more willing to help her in the past and so she knows *“that he/she is not a good friend”*. Jacqueline said she feels bad about these changes and “keeps to herself”, as she will not ask for support again from these friends.

Jacqueline also said: *“When you have, people will consider you very important”* and will ask you for support. On the other hand, when being poorer *“they consider you to be of less value [and] you may not help them so much”*. Jacqueline’s worth, like that of Melanie’s, is measured by the amount of help she receives and is asked for. Because she is struggling financially, she is refused support and is no longer able to participate in the relationships and friendships of which she was once a

part. While ideally relationships of support are a sign of care, respect, honesty and acknowledgment, when support is denied, and the denial not believed to be genuine, this evidence shows that the denial runs against the moral order.

## **7.5 Informal resource exchange within the community**

### **7.5.1 The morality of mutual support, social status, and reputation**

Respondents who are doing well and are well known in the community are asked for small amounts of support in the form of food or money from community members who are in need. While the relationships established with family members and friends take the form of long-term reciprocity, support to other community members might be one-off exchanges that are not expected to be returned. For instance, Alan, an ex-politician from Geseneno, often assists people in his community who *“might ask for KSh50 or KSh200 [£0.4 or £1.6]... maybe they are stuck”*. Alan also participates in community fundraising and funeral services where everyone is expected to contribute KSh100 or KSh200 (£0.8 or £1.6). Based on his previous function as a politician, he comments: *“There is always the mentality that I have some money”* and that politicians are the ones invited to contribute to community fundraising events. Alan said he does not expect to get back the contributions he makes towards community fundraising and informal exchanges.

When respondents are asked for support they are perceived to be able to help. Respondents who support needy people in their community are confirming their social status and identity as good and generous. Kate from Nyaobe donates food to women and children, especially during drought. The year before, she gave two kilograms of maize to two women who came to her house. She believes that when a woman comes to ask for food, *“she saw you as a solution to her problem”*. Being asked is therefore a sign of Kate’s good reputation in her community.

Ideally, communities operate according to a morality of mutual support. Respondents said they understand people have a problem when they ask for help. For instance, Henry said when he is asked, *“I take it like I am the one who is in*

*need*”, a comment which reflects a moral responsibility to help. As another respondent said: *“You cannot leave the needy yet you have the ability to help”*.

Participating in each other’s progress through small exchanges helps people to develop better relationships and experience a sense of belonging and identity within communities. Melanie said it helps people *“to relate better with one another [and] brings unity among the people”*. Informal relationships of exchange are therefore important for the harmonious cohabitation within communities.

At a broader level, helping people in need is in line with Christian and Muslim teachings, which were also key for the conception of the good life discussed in Chapter 6, and respondents feel good and blessed when they are able to help. Helping out is a way in which respondents connect to a higher moral order that judges people to be good when they perform acts of charity. Adam, from Kitui, said helping out is a blessing for his family. Rachel said helping others makes her happy because *“we are always advised in church to help those who are in need”*. Carol said: *“The teachings say that blessed is a hand that gives rather than the one that takes”*. Mohid, in Kitui town, said people come to his shop every Friday asking for help *“because they know that Muslims always give away things on Fridays”*.

Charity is also a way to maintain a connection with the Divine. Another way to do this is through contributions to church. Respondents said that they give what they can unless there are specific contributions for particular events. One respondent said that the last time she received money from her husband, she paid school fees, settled the debts with the shop keeper and bought food for the month. Then she decided to donate all the remaining money to church as she was not anticipating any other expense. Now that her husband has a regular income she has increased her contribution to church that she describes as *“a matter of the heart”*.

Contributions to church are discussed here because they are very significant for shaping one’s reputation and identity within the community, and not just in the personal relationship with the Divine order of things. During fieldwork in Nyamira, I was hosted by the local Catholic parish and I attended mass on Sundays. I was surprised at how contributions were made. Being used to Italy where someone walks through the pews with a collection basket, seeing that everyone stands up



and walks to the altar to give the contribution was surprising. At the end of the celebration, there is a second round of offers for those who have particular reasons to offer again, and again they walk in front of everyone to the altar. The public display of giving was quite apparent.

Nevertheless, even when support is motivated by moral values, respondents will not help just anyone. In order to be supported community members must be perceived as hardworking and genuine in their requests, and support should be appreciated. For instance, Jonathan, an owner of a butchery in Kitui town, said he cannot help men *“who might be borrowing the money to go and drink”*. Requests coming from healthy men who prefer borrowing to working are not considered legitimate. Mohid said: *“You have to try and work if you are in a good condition”*. He said he prefers to help community members who appreciate his support rather than family members who do not and he does not give money to his brother because he drinks and does not take care of his family.

A group of women I met also explained the difference between those who genuinely ask for help and “beggars” who are not genuine. Beggars were described as those who do not go to church, or participate in community activities, such as clearing up the local stream, contribute to fundraising or attend funerals. They are perceived as being able to work but instead they are often seen idle near market centres. These individuals are also perceived as individualistic, people who “lack good will for other people” which is considered problematic. According to these women, beggars go to borrow from Christians to test whether “they practice the love for each other”. The description given of these individuals is the complete opposite of the moral individual and living a moral life described in Chapter 6. However, these women said it is nevertheless hard to refuse their requests.

In order to maintain healthy social relationships, respondents also said it is important to know to whom and how often to ask for support. For instance, one respondent said she would ask her mother-in-law or neighbour for food but ask her brother-in-law for more substantial help, for example, with a health-related emergency. This can be explained in part by the fact that women have access to

smaller amounts of cash and are responsible for food in the household, while men normally control larger sums.

Those respondents who normally support several people in the community said they cannot always be asked by and help the same individuals. Mohid, for instance, said he cannot help people in the same way that he helps his mother and aunt because, *“then it means that they are in my budget”*. Sometimes he feels pestered by requests and said people should find *“someone else to help them”*. While this frustration may prevail in relationships that are not close, none of the respondents said they felt pestered by requests from friends or family members.

Mutual support within communities goes beyond one-on-one relationships of support when the whole community comes together to support the development of one member. This happens through *harambees* or community fundraising events that became popular avenues for community development in Kenya after independence (Johnson, 2015a), as described in Chapter 5. Nicholas, a pastor from Geseneno, said in order to build communities, members must come together. The money spent on a child’s education is seen as an investment that has a ripple effect as it *“does not stop there and goes round and round”*. This expression illustrates the web of relationships that are involved in developing communities through material support, and the sense of community identity that comes from the joint effort.

Because it is costly to organise a community fundraising event (the cost of feeding the participants often exceeds the funds raised), such fundraising needs to have a strong moral justification or involve only selected friends. One respondent, for instance, organised a *harambee* for her grandchild who needed a heart operation. Another respondent organised a *harambee* to pay for his son’s move to Dubai for a job, inviting only a few friends whom he knew could contribute to the fundraising.

This section shows that even when support is given in the form of charity and it is not expected to be returned, giving support is connected to the status, the reputation and the respect of the giver. In addition, these stories show that by supporting those in need and making offerings to the church, respondents nurture

their relationship with God and help maintain the social and moral order, thus confirming the importance of inter-personal resource exchange for living well and in peace within the community.

### **7.5.2 Being too poor and the breakdown of mutual support**

Contrary to what just presented, when respondents are perceived to be too poor to reciprocate, they find it difficult to develop certain relationships of exchange. Elisa, a widow from Nyaobe, has three children in school. Because of complications in her last pregnancy, she cannot do physical labour. She earns some money selling bananas and brewing local beer. Her in-laws and sister help to support her but she is unable to establish relationships of support with her neighbours. She believes this is because, *“they think that I cannot help them since my children are going to school”*. In other words, she believes she is seen as a widow without work who is also trying to pay for school fees.

When respondents are too poor, or perceived to be too poor, the system of balanced reciprocity is in danger of drying up. This impacts negatively on their identity as community members. For example, Elisa recalls a time when she was sick and went to ask for maize flour from a neighbour who said he only had one tin for his family. *“Yet I saw him with three tins of maize flour on the same day”*. This suggests there may be an invisible poverty threshold, with people falling below the threshold ironically ineligible for support.

However, emergencies generate a more general sense of moral responsibility and even people below the threshold receive support. For instance, on one occasion, the local shopkeeper visited Elisa and found her to be sick and unable to afford medication. Knowing about her beer-brewing activities, he lent her KSh700 (£5.5) to buy medicine. The loan was partially repaid with the help of Elisa’s grandmother who received KSh500 (£3.90) from her own son for food. This convoluted pathway of giving shows how, through supportive relationships, extra resources can be accessed in emergencies. It also shows how important it was for both Elisa and her grandmother that Elisa was able to repay the shopkeeper.

## **7.6 The morality of reciprocity and wellbeing**

This chapter highlights the ways in which respondents develop and nurture social relationships through informal exchanges of resources. It shows that even informal exchanges of a few hundred Kenyan shillings are important, not just materially, but because they confirm respondents' social identities as good children, parents, siblings, and community members that were presented in Chapter 6 to be key for living well. This chapter has also shown that it is through material support that the identity of a "good" friend is constructed. These relationships of exchange work according to open-ended reciprocity where goods and financial support are entrusted to other people (Shipton, 2007) who are then connected by a set of obligations and expectations about whether these resources will be returned and the terms and conditions of the exchange. Expectations do not only exist within relationships of exchange; they influence people's experience of their own identities. People are expected to follow a set of behavioural values and requirements in order to be recognised and accepted by others (Silberschmidt, 1992).

Expectations regarding informal resource exchanges overlap with the moral values that are important for people to affirm their social identities and live well within their relationships. For instance, it is important for men to be perceived as hardworking in order to be respected in their role of breadwinner and head of household. Furthermore, male respondents are supportive of other men who are perceived to be hardworking and might refuse support to those perceived as lazy.

Giving support to elderly parents is an indication of appreciation and a parent is deemed successful when his or her children are supportive. Generally, respondents feel appreciated when they receive gifts and support from friends and family, and "real" friendships can be tested and developed through informal exchanges. The relationships between parents and children, and friends are critical for wellbeing and the norms of mutual support and appreciation important to their identities.

Being genuine is a moral norm that is expected within social relationships and informal resource exchanges. This chapter shows that it is not someone's refusal

to help that is considered painful but rather the fact that their answer may be perceived not to be genuine. When help is denied and the potential giver is perceived to have the means to support the needy person, relationships are put under pressure. This chapter shows that there are cases where adult children are not in a financial position to help their parents but their relationships and identities within the family are not affected. However, when a child does not support their parents and has money, children are judged negatively and relationships suffer.

Overall, this chapter, similarly to Chapter 6, presents respondents as “moral subjects” who generally try to do what is right. In doing so, they follow a set of values in order to be accepted and respected. This in turn confirms their identities, and ultimately their ability to live well within their communities. This reflects a dimension of wellbeing – “doing good” – discussed in Chapter 3 and refers to a moral dimension that people value in order to live well. In terms of this concept, people have an ideal of what it means to act “right” based on a shared understanding of how the world should be. This chapter shows that informal practices of exchange are a way in which respondents pursue “doing good” which is important for their identity as human beings.

This chapter also shows that respondents not only want to act morally in respect of the people they live with currently, but also with respect to those who are no longer alive, and future generations. These findings hold echoes of Shipton’s research (2007) with the Luo people conducted 30 years ago, which found that relationships of entrustment could also connect the living with their ancestors and generations yet to come, by passing on obligations to the next generations. This has resonance with the discussion in Chapter 6, where the concept of wellbeing is discussed in the context of land ownership and its capacity to provide a spiritual bridge to ancestors and an anchor for family identity (Shipton, 2009).

This research shows there is a widespread understanding that living well is connected to a higher cosmological order, and this is also the case with informal one-on-one resource exchanges. The morality of “doing good” that is at the foundation of relationships of informal exchange is a way in which respondents

actively seek a connection with something bigger than themselves. The work of Parry and Bloch (1989) - discussed in Chapter 2 - highlighted two transactional orders of money, one associated with short-term individual gains and another of longer-term goals associated with a higher cosmological and social order. Informal relationships of exchange are financial practices that can present both short-term and long-term goals. Respondents engage in them in order to cope with their financial emergencies while at the same time creating and nurturing positive relationships through which they are acknowledged in the present and aim to be remembered in the future as “good” individuals. Meanwhile, respondents nurture their relationship with God. Informal resource exchanges can be understood as guided by this higher set of beliefs about God and the moral order to which respondents aspire (top level of Appadurai’s model).

The multiple value of informal exchanges for wellbeing is also confirmed by what happens when reciprocity breaks down and the moral order is disrupted. Requests of support denied are not only a sign of a failed relationship but affect respondents’ social status and identities during their lives.



## Chapter 8: “My money is always moving around”

### 8.1 Introduction

This chapter explores two financial strategies used by respondents and the contribution of these strategies to individuals' wellbeing. The first is informal financial groups generically known as *chamas* in Swahili. Financial groups are common in Kenya (Chapter 5) and are also a longstanding vehicle of rural development. More than half of the respondents were members of groups through which they save money for future expenses and emergencies. Funds can be received on a regular cycle from rotating savings and credit groups, or as loans or lump sum payouts from accumulating groups. Groups are often involved in joint projects around farming, accessing water, accumulating funds for cultivation and the creation of cooperatives (Johnson, 2015b).

The second financial strategy is the use of a bank account, the most formal and individualised form of financial services described by respondents and used by less than one-third of respondents. Those using bank services tended to use them mainly for deposits and withdrawals. Only four respondents had a loan from their bank or had taken one at some point. Although a minority of respondents use bank services, a finding that is in line with the national data on bank account usage presented in Chapter 5, the exploration of this financial strategy is relevant for the conversation on financial inclusion introduced in Chapter 1. Financial inclusion is based on the assumption that formal financial services are more reliable and safe (Chaia *et al.*, 2013) and that it is expected to lead to enhanced livelihoods and poverty reduction by making available more economic opportunities and financial choices (Atkinson and Messy, 2013).

This chapter first presents the different types of *chamas* used by respondents and illustrates key ways in which being part of a *chama* contributes to members' wellbeing. The chapter offers an analysis of both women's and men's participation in groups. The second part of the chapter reveals how having a bank account can support respondents' wellbeing up to a point. However, because relationships of



exchange and *chamas* are in line with respondents' values of reciprocity and mutual support, keeping money circulating within relationships tends to promote wellbeing through the nourishment of those relationships, and a sense of identity and belonging – something that bank accounts do not do. The chapter concludes with a reflection on the two different modalities of managing money and their role in a good life.

## 8.2 Group-based financial services

More than half of the respondents, made up of 12 females and seven males distributed across all areas of the research, manage their money using *chamas*. In most cases *chamas* are informal groups, but four respondents either called their savings and credit cooperative (SACCO) a *chama* or had also created a *chama* with the same members of their SACCO's group. SACCOs can be understood as institutionalised versions of *chamas* (Johnson, 2005) and this is underlined by the fact that respondents used the language of *chama* to refer to them. Therefore these instances have been included in this section and illustrate their similarity to *chamas* in the experiences that respondents had of them. A respondent in Nyamira and another in Kitui were part of SACCOs that unite small-scale entrepreneurs, while two female respondents from rural Nguluuni were part of a rural farmer SACCO started locally through a church and a Financial Service Association (FSA) that was referred by the respondent as a SACCO. They were both located in Mutomo.

**Table 8.1 Participation in Chamas and SACCOs**

	Women	Men
<b><i>Chama</i></b>	9	6
<b>SACCO</b>	1	-
<b><i>Chama</i> + SACCO</b>	2	1
<b>Total</b>	12	7

Respondents mentioned a variety of *chamas*: family groups; “merry-go-rounds”; savings groups; women-only groups for income generating activities; and clan groups. The latter, present in the Kitui area, might have been underreported, given

that there were more female respondents and the clan group is generally associated with the husband's family. The purpose at the base of all these groups is the same: people helping each other. Respondents said they would come together as a family to pull together money for future emergencies or to support each other in turns, but also to have an opportunity to share problems and advise each other. In savings groups and merry-go-rounds, respondents come together to support each other with particular expenses, such as buying a phone for each member, or simply pooling money that is given as a contribution to each member in turn, or from which members can draw loans.

In some instances, women register their group with the Department of Social Development with the aim of receiving a government loan and starting an income-generating activity. For instance, one group of women in Nyamira was raising chickens and another in Nguluuni was producing ropes for sale. Clan groups, mainly associated with the Nguluuni area, help members to meet education and health expenses and members contribute a fixed membership amount. Burial groups generally involve ad hoc contributions to meet the costs of funerals of a member, or close relative.

Five respondents who were not part of groups at the time of this research said they had previously been part of groups but had left as a result of lack of money, because their group had collapsed or because the logistics of the groups did not work well for them. However, all of them expressed their desire to take part in another group at some point should they find a group they can trust and they have the financial ability to contribute. None of the respondents indicated that they did not want to belong to a group, even if a few male respondents noted that groups were something their wives got involved in.

The following sections examine groups through the lens of wellbeing, highlighting the contribution of groups to women's and men's idea of a good life at material, relational and subjective levels. In the next section, I first use the case of Jonathan as a less usual instance to show how the *chama* can be an integral part of life, affecting business, one's role in the family and one's reputation in the community.

For Jonathan it is his main way of managing and organising his money and his narrative shows how important it is for him to live well.

### **8.2.1 The circulation of money for a good life: Jonathan's *chama***

Jonathan is a 61-year-old father of 10. With the profits from the butchery he has run since 2003 in Mjini, a neighbourhood of Kitui town, Jonathan supports his children and grandchildren, especially with school fees. Most of his family members live in his native village outside of Kitui where he has built a house for each of his four wives and their children. Jonathan tries to instil all his children with “good morals” and respect for their father. He is proud of the unity and harmony among his children and he describes himself as the “president” of his family. He is always kept informed of what is happening back in the village and his children and siblings often seek his advice.

Since the time he opened his butchery, Jonathan has been part of a local *chama* that groups owners and employees of butcheries. He is now the oldest member and chair of the group and he does not have a bank account. Members of the *chama* meet every day at the slaughter house which they visit very early in the morning to purchase meat. The *chama* operates as a merry-go-round. Members contribute KSh100 (£0.8) per day and every day one member receives the group's contribution, which constitutes everyone's savings. At the time of this research, there were nine members in the *chama* but a total of 50 contributions, since some members, like Jonathan, contribute more than one share per day. Jonathan decided in 2003 to start contributing for other family members and he now has 20 people for whom he contributes KSh100 (£0.8) daily. Based on his contributions, he receives the group payout 20 times during every savings cycle of 50 days. He views these 20 “names” as a way to show symbolic support for his family.

Jonathan said putting his money in the *chama* works for him. He is able to better manage his money. Having to contribute KSh2,000 (£15.5) every day is a challenge, particularly when the butchery does not do well. However, Jonathan said he would rather not eat for a day than fail to pay the money into the *chama*. Indeed, Jonathan values the *chama* because it helps him plan how to use his money in the

best way. At the beginning of each savings cycle, he marks the pay-out days on his calendar and plans his expenses accordingly.

Jonathan said if he had money in his phone (M-Pesa) he might *“be tempted to use it on unnecessary things”* and if he had money in a bank account he would be *“free to go and withdraw the money”* anytime. Managing his money through relationships allows him to plan for and regulate expenditure. This supports the findings of other research that suggests that managing money within a group creates a sense of accountability about how money is spent (Storchi and Rasulova, 2017).

Jonathan describes his *chama* as *“a good source of income”*. Although he contributes every day, he perceives his payouts to be his income and the main reason he is able to take care of his family and achieve his goals. Through the *chama* he has established a good relationship with his goat supplier: when his business does not do very well Jonathan can get goats on credit to repay later in the day or when he receives his payout from the *chama*. However, there are times when Jonathan also needs to take loans from the supplier in order to contribute to the *chama*. He will then use the money he receives from his *chama* to repay his debts as he says *“this money from the group is for paying debt if I had borrowed money”*. In this way, Jonathan has created a system in which his money *“is always moving around”* and *“always busy”*. He keeps his money *“circulating, from the goats to the chama where it is collected in a lump sum and to school or whatever need”*. In this way his money is working for him through the *chama*. Other studies on savings groups in Kenya and South Africa also show the importance of *“making money work”* for the respondents’ needs and how respondents perceive group-based money management as a way to do so (Storchi, 2018; Storchi and Rasulova, 2017).

In order to make his money work for him and play his role as a caring and respected father of an extended family and head of household, Jonathan invests some of his money back into his family. Through the *chama* he has been able to educate his children and he is now also supporting his grandchildren’s education. He also bought water tanks for his farm and he is always able to feed his family.

Whenever his children ask for his financial assistance, he plans how to help them based on his *chama* schedule and the days on which he will receive his payout. In this way, Jonathan provides material as well as symbolic support to his family and ensures that his *chama* membership reflects his family responsibilities and his commitment towards all his children. In fact, he said even though two of his wives have died, he has continued to support all his children.

In Chapter 6 it was revealed that respondents value being hardworking and being able to provide for their families. For men in particular this earns them respect in their community. Through his *chama* activities, Jonathan is also showing that in addition to his working hard for his family, his money is working for him. Upon presentation of these findings to researchers at FSD Kenya in 2015, a researcher who owned her own research survey company, described money in the bank as money that is “sitting down”. Her comment shows that even highly qualified Kenyan bank users see the value of “busy” money. Jonathan himself said he does not have “*money to save in the bank*” as such money would not be working for him.

Money in a group is seen as working for everyone and contributing to communal “upliftment” and development. By keeping it in circulation, the money is seen to be benefitting not only its original owner, but other group members and their families. This creates a bond among members, such that Jonathan is able to say of his members: “*They have become my friends*”. He feels he can relate to the other members “*on a personal level*”, beyond the fact that they are part of a group. Because of this bond, they “*always help each other*”, again showing the connection between friendship and mutual support as discussed in Chapter 7 and the importance for respondents of managing money through relationships.

It goes without saying that Jonathan would not be able to participate in the *chama* as he does without a good reputation as a businessman and *chama* leader. Through his commitment to the *chama* and his daily savings he is able to show his financial and personal discipline and he now advises other members “*on how they can manage their money*”. He is not paid for his role and takes pride in being able to share “*words of wisdom to help*” others. According to him, since the *chama* has

a good reputation and he is its leader people respect him and see him as a “*good person*”.

Managing his money in a group has clearly helped Jonathan achieve several material goals. By keeping money in circulation Jonathan makes money for himself and his family and at the same time benefits other members and their families. In addition, being part of a group has allowed him to forge new friendships, expand his network of support, and nurture a position of leadership and respectability.

### **8.2.2 Women’s independence and status through group-based financial services**

Research internationally demonstrates the high levels of use of savings groups by women (Ardener and Burman, 1995; Johnson and Storch, 2013). This may be the result of several factors: women generally have smaller amounts of cash to manage; they tend to travel less for work; and they might find it more difficult to access formal financial services. It is easier for women who remain in villages without their husbands to raise their children by helping each other and this cooperation and friendship translates into their attitude towards groups.

For women, being part of a *chama* and being able to acquire items they need gives them greater control of their resources and increases their ability to take financial decisions. Josephine from Nyaobe is in three groups. Other women have asked Josephine to be part of their groups and Josephine said this is probably “*because I am a woman who fights her own battles [...] to make ends meet*”. In addition she describes herself as “*generous and hardworking*”, two values that were shown in Chapter 6 to be important for respondents’ wellbeing. Josephine’s comments show that, among women, respect is also acquired by being perceived to be hardworking. Being part of groups is a way in which women show themselves to be hardworking and responsible wives and mothers.

One of Josephine’s groups comprises eight women who go to the same church. Their initial goal was to contribute KSh50 (£0.4) every week to buy kitchen utensils because, as Josephine says, “*you do not have to wait for your husband to buy*”. Women frequently seek to improve their household living standards and come

together in group-based financial services to increase their purchasing ability and to achieve a certain level of financial independence.

Having bought kitchen utensils, Josephine and the other members decided to increase their contribution and buy each other mobile phones. This was an additional way of securing financial independence as they now also use mobile money services. Members in Josephine's group continue to meet and now contribute KSh500 (£3.9) per week, which is given to one member each week. Josephine said she learns a lot from being part of this group, and she is now able *"to save, then do other domestic development"*, signalling her greater capacity to make decisions about her household.

Often, these domestic developments acquire a particular meaning for respondents because they are associated to the support of their group and the system allows everyone to gradually improve together. Natalie, an early childhood development (ECD) teacher from Geseneno, contributes KSh1,000 (£7.8) per month to a *chama* with her colleagues to help each other to buy clothes and KSh500 (£3.9) per month to another group with her sisters-in-law, who are also her neighbours, to buy kitchen utensils. She said buying kitchen utensils means they can stop borrowing from each other when they have visitors, while she and her colleagues started their "clothes" group "to look presentable" when they go to work. Both material outcomes are linked to status in the community: being a teacher is considered an esteemed position and being in a position not to have to ask neighbours for kitchen utensils is a sign of a household that is doing well.

In rural areas, buying plastic chairs is also a way for women to develop social status and gain respect with community members. Kate from Nyaobe is a member of three women-only groups and contributes KSh1,000 (£7.8) and KSh200 (£1.6) per month, and KSh100 (£0.8) per week to the groups respectively. Through one of them she was able to buy plastic chairs *"for social purposes"* as the chairs are easy to move outside the house when visitors arrive. When this research team visited Rachel in Nguluuni, introduced in Chapters 6 and 7 for having a good relationship with her mother-in-law, she offered us her mother-in-law's plastic chairs to sit on. At the time Ruth was not part of any group, but did express an interest in joining

one that offered a payout in order to buy her own chairs. One chair costs KSh600 (£4.7) and she was hoping to be able to buy one chair for each contribution she would receive from the group.

In Chapter 6, reference was made to Felicity from Nguluuni who had remarked that her family was so poor they did not even own a plastic chair. She said people in the community would gossip about poor families, saying: *“You do not have any chicken or chair”*. This again shows the symbolic meaning of owning plastic chairs, especially for women who spend more time at home and more often host neighbours and friends.

Joining groups may be a struggle for women in a patriarchal society where men can feel threatened by women’s new roles in running businesses and managing money (Silberschmidt, 2001). Research in South Africa shows that often women join savings groups without informing their husband. Only once they receive their first pay out and are able to make investments in their house will they inform their husband (Storchi, 2018). In this research, Paola, who was introduced in Chapters 6 and 7 for her husband and in-laws hindering her business activities, said that she joined a local SACCO secretly. However, once her husband heard about it she was beaten and sent back to her homeplace for some time. She said her main wish is to have “freedom” like she had before marriage when she was part of a microfinance institution and could manage her money independently.

These stories show that in rural Kenya groups are very important for women. Women come together to improve each other through mutual support, increasing their ability to control and manage money and household financial decisions. They do so to buy items that for them have particular significance, and are related to their roles as wives and hosts. Women’s ability to host visitors without having to borrow from neighbours is a sign of social status and a source of respect. In addition, this section shows that being accepted and part of groups is also signalling that women are hardworking, and parallels the importance men put on being perceived as hardworking in Chapter 6. Women are respected by other women for this quality. Nevertheless, the story of Paola also shows the difficulty



for women to ensure a safe space where they can manage their money independently.

### **8.2.3 Men in groups: building friendships and gaining respect**

The male respondents in this research were part of *chamas* or SACCOs. Differently from women who tend to create group with only women, none of the male respondents was part of an only-men group. For instance, Thomas, introduced in Chapters 6 and 7 as being a responsible father and businessman in Kitui town, was part of a group with other business people from Kitui, among whom also his wife, and was also part of a SACCO with other entrepreneurs. Regardless of the mode of participation, however, all male respondents developed personal relationships with other members and extended their networks of support through groups.

Both Jonathan and Thomas were part of groups made up of business colleagues making daily contributions and both of them personally paid their contributions, rather than delegating their wives to do it. Both respondents said they valued the opportunity to make new friends through their groups. Jonathan, for instance, said he built very good relationships and could ask for support from the other members individually. Similarly, Thomas from Kitui said the *chama* helps him *“since you get to know new people and get new friends”*. This personal bond arises more readily as a result of the fact that Jonathan and Thomas contribute every day to their groups and therefore meet the other members frequently. By being part of a group Thomas says that he can know people well and *vice-versa*. In this way *“it is easier for me to approach them when in problem”*. A friend in this context is seen as a person who is available and willing to help when respondents are in need. In fact this willingness is perceived as a responsibility. Thomas said when someone has an emergency *“the members take that as their responsibility”*. This gives Thomas a forum where he can be seen and can express his problems.

Being part of groups is a source of respect and social status for men. In research conducted in South Africa, it emerged that women tended to mistrust men in groups because of their tendency to “drink their money”. A male respondent who was the only man in his group noted that he was different from other men, and therefore accepted by the women in his group, because he did not associate with

other men in the *shebeen* (tavern) (Storchi, 2018). In Kenya, there is a positive connotation to men's presence in groups that is connected with honesty, respect and responsibility. Thomas, for instance, said his in-laws *"respect me more [now] than when I did not have any chama to associate myself with"*. In fact, he said his *chama* colleagues accompanied him to visit his in-laws to show he is not a "loner" and as a result he gained his in-laws respect. Thomas also said he learnt that *"being social and united with other people is so good"*.

A sense of belonging can also be developed in more institutionalised forms of groups such as SACCOs when they are small scale and local. Thomas and the three women who were part of traders SACCOs, a community-based SACCO started by the church and an FSA, perceive their services primarily as community groups. Thomas joined a SACCO in 2013 to start saving for his family with the opportunity of taking loans for education and other needs. He said he appreciates the fact that *"members meet and advise one another"* – something also mentioned by women about their *chamas*. Thomas said even if he is a mechanic and other members of the SACCO have big businesses *"many respect me [...] and treat me equally"*. He perceives them to be "one" and the meetings at the SACCO give them an opportunity to help each other develop and support members when a family member dies.

This section shows that not only are men able to build friendships through groups but they are able to gain respect as a result of showing themselves capable of collaboration. Managing money through groups shows the importance of unity and mutual support also for men in business.

#### **8.2.4 Family groups, unity and belonging**

Family groups are a way in which respondents assist their siblings and cousins in emergencies, for traditional ceremonies and education expenses. While women are able to join family groups, groups tend to follow the patrilineal social order and so most women members join their husband's family group rather than a group of their own siblings. Women also tend to create groups with their sisters-in-laws and join their family group when they are not married.

Family groups often form around the need to manage a family member's sickness or death. After the event, the group may continue as a means to prepare for future emergencies as a family. As Chapter 7 suggested, receiving support from one's family is not necessarily taken for granted (Johnson and Krijtenburg, 2018) and one way in which respondents work at maintaining family support is to create and participate in groups where everyone contributes to the support of each other.

Alan said his family pools together money every month and keeps it in the bank "*like an emergency kitty*". This is meant to help "*when you want to visit someone who is sick or [...] has lost a loved one*". There is a strong moral obligation among family members to help each other in emergencies and a family group facilitates this collective action. Alan's group also uses its gatherings, which take place three times a year, to "*share our problems and provide advice on how to cope with challenges*", which is also a way to nurture family relationships and identity. Interestingly, Alan said the group "*is not meant for development*" as everyone in the family pursues their development goals "*individually*". In this case the family support on offer does not include funds for education or business investment, but respondents reported examples where they are.

In some cases, family identity and collective development are reinforced by group contributions to traditional ceremonies and school fees. This support goes beyond the moral obligation of supporting those who are sick and in need and also acknowledges the importance of being valued as a family within a community. For instance, Daniel, who lives in Nyaobe, said his family group members contribute KSh500 (£3.90) to help with school fees or other family issues. He believes this group has helped them with "*the bonding*" because when they act as a family group they take other members' problems "*as our own*". This comment echoes the sense of responsibility that was also a feature of Thomas's daily *chama*. Daniel was supported by his family group in carrying out the traditional ceremony of circumcision in respect of his two sons. He said after the ceremony his status in the community changed and he now has a say in the community. This shows that family groups are symbolic of the strength and success of a united family, since Daniel's changed status comes also as a result of his family's support.

Laura's family group in rural Kitui is called "Mwambani tethia witethie self help group" that translates as "unity helps and as you help others you help yourself". The name of this group shows the importance of family members supporting each other in their development. According to Laura, the majority of people *"join groups to help one another"*. There are twenty-four members and the group works both as a merry-go-around – where contributions are given to members in turns – and as a "table banking" where members can take loans from a common pool of money. Laura said that the group has helped all members with the payment of bride wealth either for themselves or their male children. Laura thinks that the village sees them as a "united family" while her group members commented that some people in the community who are not part of groups may be "jealous and selfish". They also commented that it is because they put God first that they are a strong group.

It is through helping and being helped that respondents establish their belonging and reinforce their roles within their family and the identity of the family. As the case of Thomas' showed earlier, this also happens in groups with friends and colleagues where respondents are able to confirm and nurture their roles as supportive and caring people through mutual support. In addition, while family groups may not be normally perceived to be for joint development, they strongly affirm the importance of unity, belonging and developing each other through mutual support – a practice understood by the value of "upliftment" (Johnson and Krijtenburg, 2018) through which individuals progress together.

### **8.2.5 Developing together through groups**

At a purely practical view, managing money together instead of individually changes the way in which respondents approach their saving and investments. Jonathan, for instance, sees the group as keeping him disciplined about spending. For other respondents being in a group serves as a motivation to save, because they are meeting regularly. In some cases, respondents are also motivated by their groups to learn new business and financial skills, and set up new collective businesses. Carol from Nguluuni, for example, said one goal of her group of female friends was to register with the Ministry of Culture and Social Services in order to

access a loan and start a business together. After registering, they have received their first loan and are producing ropes for sale. Carol said she learnt several skills from her group: she now knows how to make ropes, and how to better manage her money. She can now put money aside for future expenses and she has learnt how to plan her loan repayments.

Respondents explicitly recognise the value of a collective in helping them to progress more quickly. One female respondent, for instance, said *“as an individual you develop slowly”* while the group gives members the opportunity to buy items that are beyond their capability. Paola, previously presented, also said: *“You cannot prosper on yourself alone”*, and being in a group gives her a motivation to put more effort into her tailoring business instead of *“sitting at home”*.

According to this view progress is viewed through groups and the main value of groups stands is unity. Natalie’s group met in Geseneno said *“unity is power”* and commented that the community is happy about their group. In fact, they act as an example for others who want to do community projects. They help others by showing them their gardens and what they have learnt from their training. This is in line with their community values of loving one another and sharing what they have with others. The group talked about respect, transparency, hospitality and being tolerant as key community value that they practice within their group. They underlined that when these values are not respected there are instead hatred and quarrels, envy, jealousy and disrespect and social relationships do not develop. The latter, they argue, are key for community development and for the community to live with peace of heart and mind.

Ideally, when groups are harmonious, respondents feel that they can explain their problems to their groups when they are experiencing issues with repayment. Jonathan, for instance, said that *“when you are sick, members of the group can excuse you”* from contributing. A female respondent also said her group of market friends understand if she has a problem. Once she was unable to repay her loan on time and the other members *“contributed to help me out with the loan and I paid them back later”*.

This “understanding” also occurs within SACCOs. Paola, mentioned before for having been sent home by her husband once he discovered of her SACCO membership, had issues with repayment while she was back home. She asked the SACCO staff “*to be patient*” with her and she explained to them that if her husband was to find out he might have quarrelled or beaten her. “*They were understanding and have given me more time to pay the loan*”. For Paola it was important to be in a group where she could honestly talk about her family issues and have her problems acknowledged. Groups therefore create a sense of belonging as respondents feel they are part of a collective with whom they share similar struggles and values and with whom they aim to proceed together in life.

Groups offer a supportive environment that can feel like family. One respondent said that members in her *chama* “*live like brothers and sisters*”. Although, as previously discussed, support from siblings cannot be taken for granted, blood relationships are generally considered to be the closest, and when friends are supportive they can be considered siblings. The previous chapter showed that when a father is particularly supportive, he can become a “real friend” to his offspring. This shows that material support and relationships go hand in hand.

Respondents join to support each other and develop together and this is reflected in the way in which the groups work. All respondents receive the group payout at each cycle and out of the four respondents who were part of SACCOs, all of them had loans. Respondents are therefore able to develop a relationship of give and take with *chamas* and SACCOs. They are able to feel supported in the process and believe they are developing as a result of other people’s support. In order to develop as a group and create a sense of identification with the group, respondents agree to pool their money and keep it in circulation within relationships rather than put it away for their sole use.

However, groups, similarly to families and communities, are not always free of conflict. Three female respondents in Nguluuni said that they were in a group that collapsed because the treasurer used the group money. It turned out that the treasurer still lived in the village and they would not object to being in a group with her again, as long as she was not in the position of treasurer. Respondents

were disappointed about the incident but were more concerned with the necessity to live in peace in the village and the broader social benefits of groups.

Research that looked into the effects of groups in Thailand (Schaaf, 2010a; 2010b) also showed that groups contribute to different dimensions of wellbeing, such as material, relational, cognitive and perceptual (presented in Chapter 3). It showed that members valued the advice and information offered by their fellow members, and expressed the importance of increasing their social connections by making new friends with community members or even neighbours. However, these valued relational benefits at times compromised the financial benefits that a group could offer, since they underpinned the flexibility with which financial rules on loan provision and repayments were followed. This “emphasis on relational aspects over financial efficiency” (Schaaf, 2010a, p. 127) contrasts with the mainstream narrative on microfinance that evaluates “good” groups solely on their financial efficiency.

Research on groups in Kenya has shown several problems with misappropriation of funds and loan repayment, thus suggesting the difficulty of institutionalising the savings group rules of transparency and accountability (Malkamaki, 2015) while retaining a degree of flexibility and understanding - something valued by members (Storchi and Rasulova, 2017). While this confirms that the search for finding a good group remains key (Johnson, 2015b), the collapse of the group in Nguluuni, similarly, to the study in Thailand, show that the relational and subjective dimensions of group membership are highly value and peaceful community relationships are often achieved by compromising the financial returns of groups.

Nevertheless, when groups functions well, they do so according to a principle of balanced reciprocity where respondents progress together with their friends, colleagues and family members without being judged selfish or individualist. In fact, groups are not seen as a way to accumulate wealth individually, but rather a way to create social relationships, such as new friendships, while developing together according to the morality of mutual support. As presented in Chapter 3, people create identities and wellbeing by being in relationships where their roles are acknowledged. By keeping their money moving around in relationships of

exchange and groups respondents also create their own sense of wellbeing. By circulating their money within groups, they participate in relationships and contribute materially to the betterment of their group members, while behaving according to a shared morality, thus being accepted and acknowledged by others.

To be part of relationships of exchange and groups is an ideal situation to which respondents aspire. However, in some situations respondents may be too poor to join a group. Elisa, for instance, who was introduced in Chapter 6 as one of the three poorest respondents, said she cannot join a group because she does not have a source of income. However, she said she would like to join one if she “gets money”. At the moment, however, she cannot join a group because she does not *“want to eat people’s money”*. Although, the exclusion from these financial groups also has implications in terms of social exclusion, Elisa is aware of the potential negative repercussions on her reputation of joining a group without the necessary financial resources to participate fully. Respondents want to do the right thing: even if not being able to participate in groups can be a sign of poverty and exclusion, respondents try to behave well towards others and maintain a positive reputation in their community.

### **8.2.6 Conclusion**

This discussion has shown how respondents nurture their relationships and construct their social identities and moral dimension through participation in groups. It is through mutual support, and circulating money in groups, that respondents can comply with a communal mode of development that is normatively regarded as positive and contrasted with individualistic modes that are judged to be selfish. Of course it is important to recall that women are more prevalent in groups and that not everyone may have the financial ability to join a group. Notwithstanding this, groups offer respondents a context within which to acquire respect and acceptance, thus developing a sense of belonging and unity with others. In fact, the few women who were not in groups expressed their desire to find a good group to join or have the financial ability to join one. A few men, who had been in groups in the past, also hoped to create new family groups that



would be better organised, while other men mentioned that their wife was part of groups and that these were more suited to women.

In particular, the first part of this chapter shows that when women are part of groups they show themselves to be hardworking and acquire social status and respect in their community. In addition, women value the control over money that being in groups gives them. Group membership enables them to plan household and personal expenses more independently of their husband and this is important for their self-esteem. Chapter 6 also showed that work for women resulted in more independence and self-esteem. However, findings also show that for women, gaining this control and the freedom to manage their own money, is not always without conflicts. In a patriarchal society where men's control over money is well established, this freedom has to be negotiated.

Although in fewer numbers, male respondents were also part of groups and a couple of them were particularly active and appreciative of the role of groups in their life. Considering also that women often perceive men to be unreliable and spend their money unwisely (e.g. drinking too much) as shown in Chapter 6, this discussion shows that for men being part of groups is a source of respect as it is a way to show that they are responsible and able to associate in constructive ways. In addition, groups are appreciated for the ability to reciprocate advice among members and the opportunity to make new friends.

Overall, family groups allow members to nurture family identity and connection, and take responsibility for each other's problems. By helping each other, family groups show that they are united and strong. These groups are generally used for health emergencies, the payment of school fees and contributions to traditional ceremonies where the family participates. In addition, some family groups support each other in their individual economic development.

Community groups are instead more overtly constituted for individual and joint economic development. For instance, some women's groups had set up joint businesses for making ropes and raising chickens. This confirms a general perception that "unity is power" and that group members can be understanding towards someone's hardships and become "like brothers and sisters", as long as

there is respect, transparency and honesty. This discussion also showed that this is not always the case, and there can be conflicts within groups that cause the loss of money, disappointment and disbanding of groups. However, it also appeared that living in peace in the community was more important than settling the financial loss.

### 8.3 Banks

Ten out the 34 respondents were using bank services at the time of this research, while another four said they had dormant accounts. Bank accounts were largely used to manage cash flow from businesses and to put some money aside, or to receive salaries. Among those respondents with active accounts there were the two businessmen who were the wealthiest respondents of this research; two women were government employees; a young man from an educated and working family; a female farmer and four small business owners. Geographically, six of these ten account holders live in Kitui town, three in Geseneno on the outskirts of Nyamira, and one in Nyaobe. As indicated in Chapter 5, several bank branches are present in Nyamira and Kitui, which makes it easier to access banking services. None of the respondents from the rural area of Nguluuni, the driest and poorest area of this study, had an active bank account and only one had a dormant account.

**Table 8.2 Use of bank accounts by respondents and research location**

Research site	Women	Men
Mjini (Kitui town)	2	4
Nguluuni (Rural Kitui)	-	-
Geseneno (Nyamira town)	1	2
Nyaobe (Rural Nyamira)	1	-
<b>Total</b>	4	6

Respondents with an active or dormant account said having a bank account had allowed them to keep money in a safe place, and helped them to save for future expenses, pay for school fees through their savings, occasionally access loans, and to buy land. As shown in Chapter 6, these are important dimensions of wellbeing for respondents. Nevertheless, this section will show that most of these

respondents were not able to create a relationship with the bank and opening a bank account did not provide a sense of identity and belonging with the bank itself – something that relationships of exchange and *chamas* do achieve for the majority of respondents.

### **8.3.1 The functionality of a bank account**

Respondents who were actively using a bank account or had used one in the past shared several benefits they experienced in using an account. For three of them, a bank account meant the possibility of keeping their money in a place that was safe from thieves. For instance, 33 years old Thomas – mentioned above for being in a chama and a SACCO – who works as a mechanic in Kitui town and owns a car wash business, decided to open his first bank account in 2010 together with his wife. At the time they were keeping money in their house and “*would always be anxious*” about thieves. Thomas said he had plans for using his money and the risk of being robbed would have been “*disastrous*”. After opening the account, Thomas felt “*relieved*” as he did not have to worry about thieves anymore.

Behavioural studies on microsavings suggest that providing places to save that remove barriers and promote commitment savings will motivate an increase in the amount saved. Experimental studies evaluating the impact of these new saving services find that savings levels increase and this has a positive effect on income growth and productive investment (Brune *et al.*, 2016; Dupas and Robinson, 2013a). Respondents disclosed that once they had a bank account that is perceived a safe place for their money, they are pushed to work harder in order to save more and they consider the account an additional barrier to their spending. For instance, Thomas said that he felt that having an account “*motivates me to save something every month*”. In addition, he said having money in his bank account rather than in his pocket has helped him manage his money “*more effectively*” since it works as a deterrent to stop him spending money on small or frivolous things. For instance, he would not go to the bank to withdraw KSh50 (£0.4) to buy lunch “*because you cannot withdraw money for petty issues*”. He said he would only go to the bank when in need of large amounts, such as KSh10,000 (£78) or more, and for which he had a plan. He said when money used to

accumulate in his house it was *“easily spent in unplanned budgets”*. For instance, he once bought a radio for KSh8,000 (£62) although he did not need it. Similarly, Henry from Nyamira said when he takes his money to the bank *“I have limited myself”*. The bank account stops him from misusing his money and plan better to meet his expenses.

By helping respondents to be more disciplined with their spending and better manage their money, a bank account provides them with some form of security from themselves, in addition to physical security against thieves. In fact, the bank is perceived by respondents as a distant place and is associated with saving. This “distance” relates to both physical distance and to the procedures involved in withdrawing money from a bank. The liquidity of savings is therefore not only a factor of the financial service itself but a combination of this in relation to the individual’s own circumstances. For a person living at a distance from a bank, for example, funds may seem difficult to access; for people living in town or having an ATM card, funds may be too easily accessed (Johnson, 2015a).

For Daisy, who lives in the rural area of Nyaobe, reaching her bank in Sondu means a KSh100 (£0.8) trip on public transport. In order to avoid keeping her money in the house where it is at risk of being misspent, she makes the trip to the bank whenever she has KSh500 (£3.9) to put aside. Since *“the bank is a bit far I can save it [her money]”*, she said. For Daisy it is easier to save in the bank because it is geographically distant and not easy to reach. Instead, for respondents who live in Kitui town, the bank is close and easily accessible. Mohid, who lives in town, created his own strategy for making his savings illiquid. For him withdrawing from an ATM is easier than withdrawing via a teller, so he leaves his ATM card with his sister in order to create an additional barrier to withdrawing. The fact that Mohid would need to ask her for the card - and probably be expected to explain to her why he needs it - increases Mohid’s self-control in how he spends his money. Thus, somewhat ironically, Mohid makes his bank account work for him through deploying his sister as a self-control device and countering the individualism promoted by bank accounts.

Reflecting on strategies to create illiquidity, some respondents indicated that bank accounts were to be favoured over services such as M-Pesa, the latter being considered “money in the pocket”. For instance, one respondent said she “*cannot go to the bank at night*”, while she can access her money on her phone at any time. A young respondent from Kitui also said he decided to open a bank account because he “*wanted the discipline that I saw my mother had*”. On the other hand, since he can easily withdraw from his M-Pesa he considers his M-Pesa account “*more for fun*” than for saving.

A couple of respondents who now have dormant accounts said they do not like the distance of banks and having to queue in order to withdraw and therefore prefer using services such as M-Pesa to put away some money. Upendo, who now lives in Kitui but in the past used to have accounts in Mutomo, some distance from the rural area in which he lives, said that with banks “*you have to go all the way*” while M-Pesa is “*everywhere*”. Nicholas, from the rural area of Nyaobe, also prefers to keep his money in M-Pesa rather than queuing at the bank. This same respondent said in the past banks were very “*famous*” and “*the only way that was safe*”. This comment shows how perceptions towards banks have changed over time and how other financial services such as M-Pesa are now being considered by some to be safe enough for their savings.

In addition to being considered safe from thieves and a way to create illiquidity and discipline, a bank account was also considered by a couple of respondents as a way to create “*safety*” from community requests for money. Daisy said she considered banks safer because “*when there is an emergency around here you can be asked to contribute [...] and find yourself spending all the money in the house*”. Alan from Geseneno also said money in an account is “*better off*” since anyone “*can come to borrow ... and you give them*”. While these statements seem to contradict respondents’ willingness to help and the norms around mutual support, they should not be interpreted as selfish. Instead, they show how difficult respondents would find it to refuse a request for help based on the morality of support as the foundation of respondent’s relationships as described in Chapters 6 and 7. Based on this, they believe that in some cases, when the request does not come from a friend or a relative, the only justification they could have to refuse

such request is not having the money at hand. If indeed they did have money in the house, it could be very difficult for them to justify not contributing to themselves – unless they had already put the money out of relationships and in a bank account.

The following section examines in more detail the way in which bank users reported the nature of their relationship with their bank.

### **8.3.2 The nature of the relationship with formal financial services**

Similarly to the argument made by Johnson *et al.* (2016) (see Chapter 5), respondents approached formal financial services with the same expectation of reciprocity and mutual support that guide their behaviour in informal relationships of exchange. This involved an expectation of being able to access loans, often a source of disappointment.

Natalie, who has been working for several years as an early child development teacher in Geseneno without a contract (she was paid by the children's parents), had been saving money in a bank account. When she approached the bank for a loan, she was told she did not qualify because she had no a payslip. She said: "*They disappointed me*", since she was expecting to be able to borrow enough to pay for her children's school fees.

In July 2017 I visited Thomas in Kitui to contribute to a video produced by FSD Kenya on the findings of this research. The previous time I had met Thomas was at the end of 2015. Together with his wife, they were putting their money in two bank accounts by that time. In July 2017, Thomas said he approached his bank for a loan after having used their services for over five years. Like Natalie, he was denied a loan because he did not have a payslip. He was disappointed and, as a result, withdrew all the money from both his account and that of his wife and deposited the funds in his SACCO, from which he was able to borrow the money he needed.

Several authors (Johnson, 2013; Salazar, 2013; Wampfler *et al.*, 2013) (see Chapter 2) have highlighted the different interpretations and valuations of terms and conditions of debt relations with formal financial institutions. Shipton also argues

that there are “thresholds of responsibility” (2010, p. 227) according to which people prioritise their creditors based on different understandings of morality. He argues that the social distance between lender and borrower plays a role in the way in which the credit/debt relationship evolves. For instance, the borrower might not feel the same sense of obligation towards a formal loan with a bank as he does with a loan received from a close family member. The cases of Thomas and Natalie are representative of these different interpretation systems, where respondents’ expectations of a relationship of mutual support with the bank were unmet.

In discussing relationships of exchange in Chapter 7, the importance of friends, relatives and colleagues agreeing on the terms of the exchange in order to avoid misunderstanding and keep the relationship on good terms was noted. At times, however, respondents said they did not know whether they were in fact expected to return the loan until they actually returned it – in which case it might be refused along with the explanation that it was “just help”. This illustrates the importance of behaving according to a commonly accepted morality in order to maintain good relationships. Similarly, respondents who are part of a *chama* operate according to a system that is understood by all and which is based on mutual support and the concept of “upliftment”, as presented in the first part of this chapter. On the other hand, in seeking a mutually supportive relationship with the bank, respondents’ expectations are disappointed because of the disjuncture between the two value systems represented by respondents’ behaviour and banks’ procedures. This is also argued by Johnson *et al.* (2016) presenting a relational repertoire that guides Kenyan’s behaviour and a transactional one that represents banks’ modus of operandi, as presented in Chapter 5.

Even for the better-off among the respondents who were able to open and use a bank account, it was difficult to establish and create a supportive relationship with the bank. In fact, one respondent said that the bank people want is not the one “for the rich people”, a view that clearly puts banks at a distance from the majority of respondents and Kenyans, as shown in Chapter 5. The three respondents with dormant accounts also show that banks often serve as a place to deposit surplus

at a particular stage of life and that the use of banks may not be sustained or develop into a long-term relationship.

Chapter 7 and the sections on *chama* show that relationships are created and nurtured through material support, something that most respondents find difficult to create with banks. Without material support there is no relationship. Furthermore, even when this material support from the bank exists, the bank is still just a place to keep money rather than an institution with which respondents had a relationship. David, a businessman from Kitui and the wealthiest of respondents, said as a businessman it is normal to try several banks before taking a loan, in order to find the best terms. While he considers *himself* to be “a friend” of one bank where he has kept his savings for a long time, he does not consider his *bank* to be his friend. As shown in Chapter 6, being and having supportive friends is important for respondents’ wellbeing. Friends in this case are defined as those people who are helpful and supportive when someone is in need. When he last took a loan he went to a different bank because he said even if he is “friends” with a bank “*you always look for the best suitable terms of payment*”. David believes his bank knows him only for his money but it is not a friend and he is happy to get his loan from another bank, thus showing how the relationship with the institution can remain superficial even after years of engagement and paid up loans.

Mohid, another businessman from Kitui town, has several bank accounts for his family and his businesses. He believes that “*the work of the bank is to keep my money safe, nothing more*” and even when he takes loans, he argues that he has to repay that money and therefore “*they benefit from us*”. Mohid does not think that the bank helps him; rather he said, “*I think I help*”, meaning that it is his proactivity and eye for business that helps him rather than the bank.

Mohid’s view connects to the value of being hardworking discussed in Chapter 6 and the idea that money should be “working” for its owners. Mohid’s comment shows that it is the way in which he uses his money and business skills that make his money work for him rather than the account – indeed it was previously showed also that Mohid leaves his ATM card with his sister. In Chapter 7, Thomas intimated



he preferred to pay for his nephew's school fees rather than put money into his account. Again, this illustrates that respondents believe that money works when it is used to maintain relationships and circulates among people. As a result, the benefits of a bank account are somewhat indirect.

To conclude, it is important to note that although the bank does not work for many, it does work for some and at some life stages. In fact, even if operating on the basis of different values, the previous section showed that a few respondents with active accounts appreciate the discipline and safety that comes with a bank account. Moreover, three respondents who had taken loans from banks said banks are helpful in order to achieve material goals that, as showed in Chapter 6, are also relational and subjective. For instance, Afsa from Kitui said she was able to take several loans from her bank against her payslip when she was a nurse in Thika. Her last loan of KSh400,000 had been used to build a house in Kitui and buy some land outside Kitui where she hopes to retire.

Henry from Geseneno was also able to take a loan of KSh30,000 from his bank because at the time he was receiving monthly payments from his tea sales, and a yearly bonus, into his account. This was used as a collateral for his loan to pay for school fees. While these two respondents were able to take loans because they had regular payments into their accounts, as discussed in Chapter 5, the respondents with formal employment or regular payments from cash crops are a minority.

In the next section I will expand on the benefits of a bank account, highlighting the contrast between relationships of exchange and *chama* membership which are valuable from the perspective of material, relational and subjective wellbeing.

### **8.3.3 Lack of identity with and belonging to formal financial services**

A couple of respondents said they were proud of having a bank account and saw it as an achievement. They also associated it with being respected and having social status. Upendo said he was proud to have "*something aside that I have saved*". Having something aside can provide a sense of material security and it is also a way of showing that one is hardworking, and takes care of one's family. As

shown in Chapter 6, these qualities help men feel they are accomplishing their role as breadwinners and can earn them respect. Thomas, who works as a mechanic, said he feels respected by strangers when he queues at the ATM in his dirty working clothes. He said he often queues with men wearing suits and ties and he considers himself to be their equal because he also keeps his money at the bank. These comments confirm the view of the bank as a service for rich people and the opening of an account as an indication of status.

However, the cases of Thomas and Upendo also show that in the event of being confronted by requests for help from family members and close friends, maintaining relationships of support can be more important than keeping money in the bank. For example, Upendo withdrew all his savings to pay for his mother's medications, while Thomas withdraws from his account to help close friends and prioritises his nephew's education over keeping money in his account. These instances show that maintaining connections, proving that you care about family relationships and friends, and being recognised in such relationships, is more important than preserving an individualistic plan for the future through a savings account.

While it is clear that the majority of respondents with accounts are not able to create a relationship of mutual support with the bank, it is also true that the bank does not support them in creating relationships with other people, or foster a sense of identity and belonging to the institution. This is a key feature of relationships of exchange and *chamas*. For instance, Thomas said that in 2012, he and his wife withdrew their respective savings from the bank and combined it with the contribution they received from their *chama* to buy a piece of land and some livestock. He commented that every time he sees the animals back home he is reminded of the group (*chama*) that helped him acquire them, indicating that he feels his achievement was a result of his group rather than an individual achievement or bank support.

In addition, Thomas said that *"the bank does not encourage friendship"* and provides no opportunity for people to *"meet and advise one another"*. As a consequence the bank does not benefit them *"as a team"*. By promoting

individualism, the bank sets itself at the opposite end of the spectrum from those values of “upliftment”, reciprocity and mutual support that are key to respondents’ wellbeing. Because of this, Thomas said he does not see himself as being part of the bank; he only goes because his money is there. This contrasts sharply with the feeling of belonging and identity he expressed for his SACCO.

## **8.4 Conclusion**

This chapter presented two modalities used by respondents to manage their money and how they related to the pursuit of a good life. Being part of groups allows both women and men to embody the values of mutual support and reciprocity that also guide their relationships of exchanges as shown in Chapter 7. Respondents also create and confirm their identities within their groups: by participating in groups they show themselves to be hardworking, honest and responsible for their families and friends, and they acquire status in their communities. Moreover, by coming together for advice and financial support, respondents participate in “upliftment” (Johnson and Krijtenburg, 2018) whereby they aim to thrive and develop together. Based on these findings and the data presented in Chapter 7, it can be argued that material support is a key ingredient in the creation and maintenance of relationships and therefore of wellbeing. Indeed, as previously shown, it is through relationships that people express their identities and develop a sense of belonging. This chapter shows that respondents’ identities are not only individual but also collective. Respondents associate themselves with business colleagues, family members and friends, showing the importance of belonging in a group that shares the same moral values for them to live well.

Meanwhile, even if bank accounts do offer a safe place for savings, they are not seen to promote values of reciprocity and mutual support, and the majority of respondents cannot develop a relationship with the bank, nor a sense of association or belonging. Banks do not support the majority of respondents in the creation and nourishment of their relationships either with the bank itself or with others. Because the main way in which respondents can use the bank is to store their money, the bank does not directly create wellbeing for them. It is by

circulating money through relationships that respondents create their wellbeing. It is through relationships in which respondents can enact their social identities and embody common moral values, and therefore develop a sense of being understood and of belonging that they live well.



## **Chapter 9: Conclusion**

### **9.1 Introduction**

This study set out by offering an alternative perspective on financial capability and inclusion using Sen's Capability Approach (CA). In Chapter 1, it is argued that financial capability should be framed as the bundle of reachable financial opportunities that people have reason to value in light of the "beings" and "doings" they value – their conception of the "good life". In addition, it is argued that financial inclusion can more usefully be evaluated on the basis of how it expands financial opportunities that facilitate a good life, rather than by conventional evaluations relying on factors such as access, use, and impact on poverty reduction. This study then proceeded to explore the values and meanings that underpin the conception of the "good life" and how respondents' financial strategies support their conception and experiences of a good life. Through this exploration, the empirical findings of this thesis contribute to the literature on wellbeing in Africa (Cliggett, 2005; Jackson, 2011; White and Ramirez, 2016) and financial inclusion in Africa and specifically in Kenya (Johnson *et al.*, 2016).

This chapter is set out as follows: the next two sections contain a summary of the findings of the empirical research; in the next section the two main research questions re-stated above are addressed; there follows a reflection on the contributions of this study to the theoretical literature followed by reflections on research methodology; and, in conclusion, the implications for the mainstream policy paradigm of financial inclusion are considered.

### **9.2 Living well in Kenya: moral values and the role of identity**

This thesis set out to explore the conception of the "good life" in Kenya in terms of what people value in order to live well and how financial services contribute to living well. The analysis showed that living well is created and experienced through relationships. None of the narratives recorded about wellbeing concerned the individual respondent alone; all stories and aspirations concerned the respondent in relation to other people, either family members, community members or

friends. These findings confirm the relational ontology underpinning the relational wellbeing approach: wellbeing is not the property of individuals but rather emerges through relationships. This is key to an understanding and formulation of the “good life” and how people can experience it (White 2016; 2017).

This study found that relationships were expressed and lived based on a local understanding of morality and identities. Wellbeing is experienced when respondents develop relationships in which both parties behave according to social expectations and moral values of care, love, generosity, mutual support, honesty, and thus feel respected and accepted by others on the basis of their identities. Important identities for respondents are those of hardworking breadwinner and caring father, “good” daughter-in-law and mother, successful elderly parent and adult children, supportive friend and respected community member. These identities are constructed according to life stages and gender norms as well as moral values that underpinned the conception of the “good life”.

Hence, for a man it is important to be seen as a breadwinner and responsible father who takes care of his family. In order to develop and maintain these identities, a man “works hard” to support his family materially, while also gaining status and respect from other family members and men in the community. Men are expected to provide food for their family, send their children to school and improve their house to signal their adulthood status. A responsible man does not drink and is truthful and God-fearing. Following local traditions such as paying bride wealth is also important for a man to be considered “man enough” and worthy of participating in the family’s decisions. This confirms previous research conducted among the Gusii of Kenya and presented in Chapter 5 (Silberschmidt, 1992) which suggests that a man who does not pay bride wealth loses prestige in his community and has few rights over his children. In fact, both Gusii and Kamba men acquire full rights over their wives and children only after the payment of bride wealth (Middleton and Kershaw, 1972; Silberschmidt, 2001).

Parenthood is also an important stage for an adult man. Male respondents are happy when they become fathers as children are a sign of success in their marriage. In addition, it is important for a father to raise children who are

respectful of his role in the family and who confirm this by being “good” children who go to school and do not create problems within the community, for instance by getting into bad company.

For a woman, getting married signals the onset of adulthood and the beginning of a new phase of life in her husband’s community. It is no surprise that the evidence shows that women regard their identity as a “good” daughter-in-law as particularly important. In fact, establishing a good relationship with the mother-in-law, who often lives with the new family or very close to them, is key for her to be accepted in the new family and community. This requires women to care for their mothers-in-law as they would their own mother, and serve them first during meals. The status of this relationship was often framed by respondents in relation to cooking arrangements: cooking with the mother-in-law was a sign of a cooperative and respectful relationship. Marrying into a different ethnic group or with children from previous relationships seemed to be associated with more problematic relationships with in-laws, particularly the mother-in-law.

Previous research shows that complying with the norms of a traditional marriage is important for Gusii women as it is through the payment of bride wealth that they become proper wives and mothers, part of their husband’s family and able to access his land, which symbolises sustenance. At the same time, it is only through the payment of bride wealth that they can become proper sisters and daughters in relation to their natal family since the bride wealth is seen as a contribution to the growth of their natal family (Hakansson, 1994). In line with this, this thesis shows that a lack of bride wealth can cause disappointment and raise concerns about a woman’s future. Although women generally seek to conform to these traditional arrangements, this value framework can be oppressive and potentially lead to abuse.

In line with previous research involving Gusii women (Silberschmidt, 1999), working the family’s land is considered a woman’s responsibility. Raising children and ensuring they are respectful of the elderly and virtuous is also a woman’s responsibility. This means that children are supposed to go to church and refrain from drinking alcohol. Contrary to previous research, this thesis shows that a



majority of Gusii and Kamba female respondents were also, in addition to taking on responsibilities for their family's lands, working outside of their homestead. Widowed and single women were the main household providers while, for those women living in the village and relying heavily on their husband's remittances, working outside of their household was a way of gaining greater influence over household decisions and being less dependent on their husbands. Work also often symbolised increased freedom to buy items such as clothes for themselves and their children, and a means to socialise in an urban context where it is more difficult to receive visitors and associate with neighbours compared to rural areas.

When men and women enter elderhood they expect to be taken care of by their adult children and their identities are strongly connected to those of their children. Chapter 6 showed that children are considered successful when they are educated, have good jobs and acknowledge their elderly parents with gifts and material support. The receipt of inter-generational support by elderly parents becomes a symbol of being successful parents and elders.

However, what parents build through education, land, hard work and houses is ultimately a means to improve the family's wellbeing and establish continuity across generations. This continuity is confirmed by inter-generational support. Thus, having a good house becomes a symbol of a good relationship with children, while a poor house and lack of support from adult children can be experienced as a sense of failure and a breakdown of the moral and social order. While having successful children and enjoying support from them during elderhood is seen as a major aspiration for young parents, this research has also revealed that quite a few older respondents were increasingly aware of the costs of raising children and were actually themselves helping to support the education of their grandchildren.

In addition to identities such as breadwinner, responsible father, "good" wife, mother and daughter-in-law, and "successful elderhood", respondents also raised their relationships with neighbours and others in the community as relevant for living well. The analysis highlighted both the notion of living in peace and the importance of mutual support. When asked about community relationships, respondents often said it is important to live "in peace". This meant no quarrels

and gossip in the community. This was something everyone aspired to. However, Chapter 6 also showed that communities are not always peaceful and untouched by problems such as theft. Nevertheless, maintaining peaceful relationships was considered so important to living well that respondents attempted to reflect the positive side of disappointing events and to emphasise that they were not looking for recompense, for example, in the case of theft and the collapse of a group in another.

Another aspect that defined a “good” community member, according to the respondents, was a willingness to support other people in their community. This might take the form of charity and had a strong moral dimension. Support for the disadvantaged was underpinned by religious teachings that guide respondents’ beliefs about moral behaviours and life priorities. In particular, being God-fearing and putting God first were seen as virtues. Only by putting God first, would money be well spent, and supporting one’s community members and activities was money well spent.

A good life for the respondents of this study is conceived in terms of a relational and moral life. The narrative of respondents depicted a life that allows individuals to develop and nurture relationships – with people in the present, people who have died, future generations and with God – and at the same time construct their social identities as driven by moral values. In fact, the identities reviewed here show that respondents presented themselves as moral subjects and that a good life was lived through relationships that operate in accordance with a set of moral values. Mutual support, and being God-fearing were strongly valued, as well as practicing respect and appreciation and being hardworking, honest and generous. It was argued that this connects with the “Doing Good” dimension of the Wellbeing in Developing Countries Research Group (WeD) model. “Doing Good” refers to people’s perception of what it means to “act right” and this is based on a shared understanding of how the world should be and goes beyond individualistic views of living well. Such conceptions prevail even when relationships experience conflicts and do not appear to be guided by moral values.

The role of relationships and social identities – characterised by a moral dimension – that were highlighted through an ideal conception of the good life have guided the analysis of how respondents manage their money. The next two sections will answer the two overarching questions of this enquiry: how a wellbeing approach offers a means to better understand low-income people financial practices; and how these are developed to support people’s wellbeing in Kenya.

### **9.3 The moral and relational dimensions of money management and wellbeing**

The research subsequently focused on exploring the main ways in which respondents manage their money, including paying for big expenses and coping with unexpected expenses and how these practices align with wellbeing values and contribute to the attainment of wellbeing. The analysis in Chapters 7 and 8 showed that financial practices are also material, relational and subjective and that a key dimension of everyday money management is the mutual support gained either by participating in relationships of exchange or by using *chamas* (informal groups and SACCOs). Friends and business colleagues, as well as family members, support each other in cases of emergency but also support each other’s development. Material support is a sign of care, love and acknowledgment of another’s identity. Instances of support are underpinned by the values of generosity and charity and include honesty, hard work, respect and appreciation, as well as “upliftment” (Johnson and Krijtenburg, 2018), according to which respondents aim to thrive and develop together.

The analysis suggests that what might appear to be rather small-scale informal exchanges involving a few hundred Kenyan shillings acquire meaningful relational and subjective dimensions. The relational ontology adopted by the relational wellbeing approach is evident not just in how Kenyans conceive of and experience a good life but also in how they manage their money. The ways in which money is used in relationships presents it as relational at its core. Indeed, this research suggests that relationships cannot be developed and nurtured *without* the exchange of resources.

Thus, it is through resource exchange that respondents construct and confirm their social identities. Wilk and Cliggett (2007) present that it is through gift exchange that people construct their identities because it is in the process of giving and receiving that they acknowledge and are acknowledged. This thesis shows that acknowledgment and construction of identities also takes place through other forms of exchange such as relational borrowing and *chama* membership. For instance, resource exchange confirms the identity of the “good” friend, as the one who is supportive in time of need, or the identity of the “good” son who is appreciative and respectful towards his parents. The practice of seeking and constructing new friendships through exchange relationships is an additional confirmation of the intrinsic role of these practices for wellbeing. In addition, a united family is symbolised by support that circulates across the family: a sibling who receives may reciprocate in the future by giving a different amount to a different sibling. These relationships, as well as support in the form of charity, are a way of acknowledging, respecting and appreciating others, as well as practicing love and generosity in accordance with religious teachings. The morality emerges through inter-personal material support.

The analysis of *chamas* also revealed that by participating in groups with family members, friends and colleagues, respondents develop a sense of identification with the group – a sense of belonging. Thus, personal achievements are rarely seen in individual terms but are mostly attributed to the group. In all cases reviewed here, groups are perceived as a way to develop together and not taking part in groups may be perceived to be selfish and individualistic. Progressing together and experiencing a sense of acceptance and unity with other people are vital for living a good life.

The literature on economic anthropology shows several types of reciprocity and arrangements in financial relationships. This research shows that *chamas* work according to the principle of balanced reciprocity while informal relationships more often work according to generalised reciprocity – with the exception of support for business development among colleagues. The type of reciprocity depends on the reason for the support and the type of relationship between the giver and the receiver, and these terms are decided case by case. Nevertheless

reciprocity, which is discussed by respondents in terms of mutual support or helping each other, is a locally relevant value and one that maintains relationships over time, also connecting the living with future generations and ancestors.

Respondents help current generations as a way to reciprocate support they received in the past and they behave well towards family and community members to be remembered in the future and create a positive legacy that will remain with their children and future generations. Respondents actively use informal resource exchange relationships to do this, confirming Shipton's findings (2007) among the Luo people in his research conducted 30 years ago that relationships of entrustment connect the living with their ancestors and with future generations, by passing on obligations.

In addition, this thesis shows that the moral obligations of entrustment suggested by Shipton are important because behaving morally is key for the conception and experience of the "good life" – so going beyond the Luo community that he studied some 30 years ago, to show its ongoing relevance for the Gusii and Kamba studied here. In fact, the moral dimensions of money management align with a higher cosmological order where God comes first, is the ultimate decision-maker and the respondents' biggest supporter. Although not everyone might be a believer, all the cases reviewed in this work expressed the importance for wellbeing of being God-fearing, and both Christians and Muslims thanked God for their material and relational achievements and handed over their aspirations for future achievements to God's will. This signals the aspiration of people to seek and maintain a connection with a higher cosmological order, something beyond themselves, and how financial practices of resource exchange and *chamas* are aligned with this cosmological order while also responding to short-term material needs. Thus the using money "well" is a way in which respondents nurture their relationship with God and with others. This includes giving money to the church, helping the needy, and using money for community progression.

This again confirms that living a good life for the respondents in this research is not an individual affair but a relational and collective experience. It is when everyone behaves well and uses money well – instead of in a selfish way – that

people can construct and live according to their social identities, meeting social expectations and the moral requirements these entail, and be perceived by others as a moral subject.

Analysis also showed that in some cases respondents are unable to maintain relationships of exchange when they do not work or are spending most of their money on school fees. Since being asked for support is a sign of being a respected member of the community, not being asked signals that one is perceived as unable to play this role and is experienced as a failure at a personal level. In addition, the failure to give when one is perceived as having the means to do so is perceived as a lack of appreciation and an inability to acknowledge one's role in society. It symbolises the breakdown of the moral order and such individuals are seen as out of sync with morality.

#### **9.4 “My money is always moving around” and the search for a good life**

By looking at financial practices in light of the pursuit of a good life, findings have shown that respondents create their wellbeing by keeping their money in circulation. While this movement is extremely clear in the case of *chamas* where money passes from one member to the next, the evidence on informal exchanges also clearly shows that respondents move their money through relationships in order to build new ones, and maintain and nourish existing ones. These exchanges are intrinsic to social relationships and they are a daily practice in the lives of respondents. Nevertheless, the findings show that this practice of keeping money circulating through relationships is part of a deeper understanding of how to create and nourish relationships, based on respect, appreciation, mutual support, honesty and generosity. It is also about constructing social identities and living in accordance with them.

On the other hand, the analysis showed that money put into a bank account does not directly work for respondents because it does not help them to maintain and build relationships and construct their social identities. This is because the majority of respondents using a bank account were not able to create a relationship of support with the bank, according to their own value systems of

reciprocity, appreciation, respect and acknowledgment, because they were not often able to take out loans. As a consequence, the majority of respondents, and even those who did secure loans, did not develop an identification or sense of belonging with the bank – something that respondents nonetheless developed towards their *chamas* and SACCOs.

In addition, informal support activities such as participation in *chamas* and help for other people in the community were seen as a form of collective development. This was never evident when respondents described their relationships with the bank. Instead, they saw the bank as the primary beneficiary in their relationship, thus confirming a mismatch with the “relational repertoire” of informal financial practices (Johnson *et al.*, 2016).

Money in the bank is understood to be “sitting down” and outside of respondents’ social relationships. This means that managing money through a bank account does not directly support people in developing and maintaining their social relationships, and simultaneously constructing their social identities and moral standing. It was shown, for instance, that to live and be perceived as a “good” uncle, money should be used to support a nephew’s schooling, even if that means being no longer able to put money aside in the bank. If the money was not paid to school fees, the uncle would find it difficult to justify to himself and his family his role as uncle and the situation would most probably damage his relationship with the nephew and the rest of his family. Money saved in a bank account, associated with values of individual accumulation, does not therefore conform to values of mutual support and generosity that are the foundation of how and why respondents circulate their money. Putting money in the bank does not support respondents in the creation of their wellbeing by building relationships, or constructing identities and a sense of belonging.

Thus, the analysis shows that financial practices are an essential element in achieving wellbeing goals, and informal financial practices particularly so. The findings show that while using a bank account can make someone proud to be able to save and increase their social status, bank services are not respondents’ first option for managing their money, even when they have access to them. Rather,

respondents keep their money in the bank only when such money is regarded as a surplus and after they have already taken care of their relationships. In the cases reviewed in this thesis, if money is needed to support a family member or friend, money is withdrawn from the bank.

In Kenya, respondents search for wellbeing through the creation and maintenance of their relationships and identities, by conforming to the values of mutual support, generosity, honesty, appreciation and acknowledgment, hard work and respect, and they do this through informal ways of managing money. Thus interpersonal resource exchange and *chama* membership are intrinsic to respondents' social life and their search for inclusion in meaningful relationships. It is by circulating money that they circulate wellbeing.

## **9.5 Wider relevance of the findings and scope for further research**

Given the qualitative nature of this research that aimed to understand respondent's conceptions of wellbeing and their relevance for financial inclusion, it would not be appropriate to consider the findings relevant and representative of other areas of Kenya and beyond. However, it is useful to reflect on how the findings from this research could apply beyond the research sites.

Other wellbeing studies carried out in Zambia (Cliggett, 2005; White, 2018), Sierra Leone (Jackson, 2011), India (Devine *et al.*, 2008) and Bolivia (Calestani, 2009) suggest that it is not just in Kenya that the "good" life is conceptualised and experienced through relationships and morality.

In addition, other studies conducted in Kenya on the use of financial services show that, alongside formal financial services, informal practices such as saving with family and friends (FSDK and CBK, 2016) and the use of mobile money for supporting friends and family members (Kusimba *et al.*, 2015) is common practice. Worldwide data also show that although the number of people owning a bank account is increasing, 25% of accounts in developing countries remain dormant (Demirguc-Kunt *et al.*, 2018). There might be several motivations at the basis of this picture, such as a lack of adequate formal financial services for this market segment. Nevertheless, the continuing relevance of informal practices in a context



where adoption of formal services is increasing might also be an indication that the morality of mutual support and the importance of maintaining positive relationships are key determinants of how people manage money in other areas of Kenya and beyond.

Thus understanding moral narratives and how these affect financial practices might be a valuable perspective to adopt in other research sites. In line with this, research in Kenya with a focus on the younger generations living in urban areas might be of particular interest. Younger respondents from rural areas were few in this study and it was difficult to fully represent the perspective of younger generations. In light of the fact that some 60% of the population of Africa is under 25 (Coulibaly, 2019), and rapid urbanisation with many young people moving to cities looking for jobs it might be of particular value to understand better how the relationship between moral narratives and financial practices evolves for younger generations living in urban areas.

A study of 30 households in the Kenyan village of Ngecha, located North-West of Nairobi between 1968 and 1973, a time of great economic and social change, showed an increase in nuclear family households not living on the homestead of the husband's father (Edwards and Whiting, 2004). Among the several reasons at the basis of this change, such as growth in population and overcrowding of the homesteads, there was also the new priority of sending children to school. The authors found new conflicting priorities among young families where the wife wanted to send the children to school rather than sharing all the resources from the husband's work with the extended family in the homestead, which was the norm. Economic changes and the new priority of education thus produced conflicting priorities and social change.

Younger generations living in urban areas might be able to develop their financial practices in line with the predominant moral narratives. However, new economic conditions, the difficulty of finding jobs in urban areas to support their family might also involuntarily bring change in the morality of support, as the case study of Ngecha shows. This is something that this research has already underlined in relation to the difficulty of adult children to support their parents in their

elderhood. Nevertheless, this might also evolve in creating entrustment of resources and relationships of reciprocity across younger generations sharing similar living conditions. Further research on this would bring additional perspectives on this topic.

## **9.6 Theorising financial practices and the good life**

This thesis makes a number of contributions to the literature from the perspective of theory.

Firstly, it has shown how two different approaches to wellbeing can be used in conjunction with each other. The research started by endeavouring to use Sen's CA to engage with a normative assessment of financial inclusion policy. However, based on an initial exploration of the data, the CA was regarded inadequate to the task of exploring what people value for living well in practice and why. In particular, the CA falls short when it comes to paying attention to the subjective and relational dimensions of what people value. As a consequence, this study has used the relational wellbeing framework to empirically enquire into these valued "beings" and "doings", hence demonstrating the complementarity of relational wellbeing to Sen's overarching approach to an understanding of the way in which financial inclusion as policy can be normatively assessed.

In particular, the relational ontology offered by the relational wellbeing framework allowed the exploration to go beyond the ethical individualism offered by Sen's CA. Instead of considering relationships as an external factor, which would tend to be classified as a characteristic of the social context and social "conversion factors" of the CA (see Figure 1.1), a relational ontology allowed an exploration of wellbeing as happening in and through relationships. This allowed the analysis to bring the moral narratives through which respondents represent themselves as "good" people in relation to others to centre stage so opening up new insights and deeper understanding of the money management practices through which these narratives are enacted.

Secondly, it has brought into dialogue the normative field of wellbeing and the economic anthropology literature on financial practices. It was pointed out that anthropology has not tended to focus on wellbeing. Indeed, it has been argued that the field of anthropology has suffered from a pathological bias in its tendency to focus on suffering and ill-being (Thin, 2005; 2008). Thin argues for the need to reinstate a study of the good life within anthropology's concern for morality and to take into account the importance of emotions and experiences in social analysis. As economic anthropology does not engage with how financial practices may themselves support the process of experiencing wellbeing, this thesis offers a wellbeing perspective on financial practices which shows the value of combining an in-depth exploration of financial practices according to the values of a good life.

Thirdly, and more specifically, by connecting the field of economic anthropology and relational wellbeing, this thesis has demonstrated the connection between economic anthropology's exploration of financial practices through the lenses of culture and relationships, with the wellbeing dimensions of relationality and subjectivity. In so doing it connects the role of material resources and money with social identities and their moral dimension, and shows how these identities contribute to living well. This study shows that when respondents behave well and are perceived to be "good", they feel respected, acknowledged and can participate in meaningful social relationships.

Further, this thesis has highlighted the resonance of what is considered to be the right behaviour, finding that financial resources and how they are managed fit with the moral framework of wellbeing. This clearly demonstrates the enduring importance of morality in managing money. Parry and Bloch (1989) indicated that the meanings of money can be understood by taking into consideration the existence and interactions of two transactional orders that they find in most descriptions of economic and social systems. According to the authors, there is a short-term cycle of exchange associated with the negative connotations of money such as individual appropriation, and a longer-term cycle connected to the reproduction of a higher cosmological order. It is important that the former is subordinate to the latter, since individual appropriation is only allowed in as far as it sustains the long-term cycle. The authors observe that the conversion between

the two orders happens through some form of purification ritual. For instance, in India part of the money accumulated in devious ways by bandits and merchants can be gifted to Brahmins as part of a long-term cosmic purification.

However, the focus on the “good life” in this enquiry has brought a strong focus on the longer term order and its connection with morality. It shows how money managed through relationships is connected to a higher morality and subordinated to God – who always comes first. This vision of money is consistent with Appadurai’s highest level of aspirations that is represented by beliefs and ideas about life and death and a higher cosmological order. For respondents it is about pleasing God and acting morally, thus also showing consistency with the consideration of individuals as moral subjects suggested by the relational wellbeing approach. This research shows that a good life is a moral life and financial practices of informal inter-personal resource exchange and *chamas* are underpinned by this moral understanding of life.

In addition, this research shows that when respondents move money through inter-personal resource exchange and *chamas*, these transactions are simultaneously meeting short and long-term needs, which are material, relational and moral. This suggests that these informal financial practices are part of a long-term transactional order that is underpinned by the moral values of mutual support, generosity and care. Even small amounts of resources exchanged through relationships are in line with the reproduction of the household, family and community relationships, the relationship with God and a higher-moral order. By contrast, this research shows that putting money away in the bank can be seen as more aligned to short-term negative value framework of individual accumulation and it is only by putting this money again in circulation that respondents can realign with the higher cosmological order – thus confirming that it is morality that connects the two orders.

This perspective contrasts markedly with the literature on money management practices that much of the research on financial inclusion and financial capability primarily draws on. In this light much of this literature (Collins *et al.*, 2009; Rutherford and Arora, 2009; Zollmann, 2014) can be understood to be focusing on

what Appadurai identifies as the lower dimensions of material manifestations of money management, and Parry and Bloch's short-term transactional realm, at the expense of identifying a higher moral order. In this way foregrounding a focus on the good life contributes a vital and, up until now, absent perspective on money management in the context of financial inclusion policy.

## **9.7 The process of doing research: methodological reflections**

In reflecting on the methodology used for this study, and its limitations, three points are important.

First, the journey of understanding and framing the "good life" in this research has highlighted the importance of finding ways to engage with what the term might mean in the local context. In order to do this, it was important to discuss the concept with research assistants in order to enable the translation to be context sensitive and appropriate. This discussion revealed that a literal translation of a "good life" would have been perceived negatively as it would have been likely associated with what is lacking and the material dimensions of poverty. According to the research assistants, the concepts of living a comfortable and a life without stress were more suited to a local understanding of living well. Nevertheless, there were times when respondents talked about periods of their life as "good" and in those cases it was appropriate to understand their use and the meanings associated with the concept from their perspective. This experience highlights the importance of flexibility and sensitivity in working with the concept while also finding a way to maintain consistency in the findings through thematic analysis. The analysis has shown that the overall themes about living well and financial practices are consistent across the research sites, even if there may be differences in social and cultural practices, as shown in Chapter 5. Nevertheless, as pointed out in Chapter 4, it was difficult to engage with younger respondents. Given the high proportion of young people in the population in Africa, understanding how their conception of the "good life" is evolving - perhaps rather differently to their seniors - and how their financial practices may also differ is important, especially in the context of the rise of digital services

Second, the process of asking and exploring the concept of the “good life” also made evident the contrast between the researchers’ initial expectation of how respondents were going to discuss living well and their actual narratives which were focused largely on material aspects and included very little about feelings and relational dimensions. In reality, relationships and feelings were raised, but in material terms, for instance, in terms of providing for others. However, an initial stage of analysis conducted between the two fieldwork periods (and for the purposes of writing an initial report on findings for FSD Kenya) exposed deeper relational and subjective dimensions within the materially-focused narratives. Cognisant of this, during the last period of fieldwork between October and December 2015, the researcher further explored with respondents how different types of people lived and were perceived in the community, as well as values related to living well. That process aided a better understanding and in some cases confirmed the relational and subjective dimensions of wellbeing that the initial analysis had started to uncover. This process highlights the importance of taking time to reflect and analyse data throughout the fieldwork stage, and to do so by taking breaks away from the field as well as multiple visits to better understand the topic of the research from the respondent’s perspective.

Third, the framing of an enquiry directly in terms of the “good life” enabled deeper dimensions behind the concept to be brought to the fore, but it also revealed the limitations of the semi-structured interview (SSI) approach as it was difficult to elicit negative responses. I am aware that the overwhelmingly positive picture of the good life given to researchers was based on idealised constructions that were representative of how respondents believe people should behave and how life should be, and that it was likely under-representative of conflicts and power/gender dynamics through which the conception of the good life is negotiated on a daily basis. This became more apparent in the final round of interviews when more details were sought. Even when asked about negative experiences, respondents were distinctly reluctant to discuss issues such as conflicts and disagreements and even a third visit was insufficient to overcome the desire by respondents to present oneself as a moral self.

This experience again highlights the fact that repeat visits are important to develop a relationship between researchers and respondents. By increasing the number of interactions familiarity is developed and, along with it, a more relaxed space for engaging on the topics of values and relationships. Going back for a second or third visit, respondents seemed to be touched by the fact that we did not forget about them. It was helpful to the engagement to bring pictures of the respondents taken during earlier visits. The photographs facilitated some playful interactions. Some of the photographs included neighbours and children who, in some cases, had never before seen themselves in a picture.

However, during the few occasions when negatives responses were given, this was not always reported lightly. In some cases, the difficulty in giving voice to experiences of shame, for instance admitting to other people (i.e. the researchers) to having failed as a parent based on the lack of help from adult children, was evident. In one case, the experience of shame and difficulty of one respondent was only revealed by an accidental meeting with his wife, thus showing how even after three visits it is difficult for respondents to talk about such instances. As already mentioned in Chapter 4, it is through narratives that human beings make sense of their lives (Taylor, 1989 in Gill and Goodson, 2011) and this can be painful when narratives are about negative and painful experiences. This poses a dilemma and it is up to the sensitivity of the researcher to understand where to stop in the enquiry.

However, having said that some of the themes covered in this research may be also explored using an ethnographic approach which offers ample time for interactions and does not solely rely on respondents' reports, thus giving an opportunity to explore more in depth negative relationships and their effects on wellbeing and financial practices. However, Camfield, Crivello *et al.* (2009) also argue that while there are good reasons for approaching wellbeing through ethnography that might give a better understanding of the insider's perspective, qualitative approaches that are less demanding of time and resources are also important.

Given that the financial inclusion field is progressing apace, it is important to develop research approaches that effectively utilise SSIs to this end. One way of doing it could be to engage through repeated SSIs that approach the topics from different angles, for example, by enquiring about the respondent's aspirations and experiences, but also by inviting comparison and reflections about other people in the community. In particular, perceptions and experiences about obstacles to a good life and how financial practices can contribute to these negative experiences – e.g. relationship breakdown - could be asked by making reference to other individuals in the same research locations rather than by asking personal stories.

### **9.8 Wellbeing and the search for financial inclusion in Kenya**

Financial inclusion as a policy goal has primarily been framed in terms of the importance of formal financial services that deliver safety, security, convenience, and efficiency in pursuit of smooth consumption, investment in livelihoods and management of shocks and risks. Sen's CA leads to an enquiry regarding how these services may contribute to valued "beings" and "doings" and offers a normative framework for evaluation. This research has shown how employing relational wellbeing as a framework to explore financial practices in the context of what respondents recognise as the "good life" offers insight into an entirely absent dimension of the debate. It has shown that the way people engage in financial practices contributes to their social relationships and a sense of identity and that these align with a moral order regarding how money is used to live well.

From this perspective financial inclusion policy has little, if any, understanding of the moral and relational aspects of the financial strategies it promotes. While financial inclusion has over time been measured through access and usage of formal services, this research suggests an alternative conception of financial inclusion: one in which people are themselves using financial practices as a means to search for inclusion in social networks and relationships that are meaningful to them. What appears important is that people can firstly develop and nurture relationships and identities through their financial strategies, and secondly, develop a sense of identification and belonging, and a relationship with the institution or other members. Opening and using a bank account does not support



people in either of these two ways. Moreover, the narrative of financial inclusion promotes an individualistic view of money management that is out of sync with the morality of the “good life” where constructing one’s identities and social relationships is aligned with mutual support, respect, generosity, hard work, appreciation, honesty and acknowledgment. The current neoliberal and individualistic framing of financial inclusion offers little space for the consideration of social networks and moral norms, unless as external determinants in achieving individual accumulation.

A great part of the success of M-Pesa in Kenya - from its introduction in 2007 to 79% adoption across the adult population in 2019 (FSDK and CBK, 2019) - has been explained by the fact that the service, which facilitated the sending of money in a simple and low-cost way, fitted within the value framework of inter-personal transfers. As seen in this research, this framework is based on mutual support, “upliftment”, generosity and nourishing relationships (Johnson *et al.*, 2016). In addition, by being able to easily send money back home, the service supported Kenyans in maintaining their identities in relation to their homes and family, and therefore cultivate a sense of belonging (*Ibid.*).

This research expands on this phenomenon by adding a moral dimension to the way in which identities and relationships are constructed and maintained by circulating money. It shows that the reason the value framework of inter-personal exchanges is important, as evidenced, for example, in sending money home, is because it fits with a moral belief system about what is right and aligns with a higher cosmological order in which money is used “well” in accordance with religious teachings of love, care, charity and generosity.

The high level of adoption of services such as M-Pesa and its use for frequent inter-personal transactions might be expected to bring to the attention of policy makers and stakeholders the importance of relationships and of the morality of living well together. However, the values of private ownership, profitability and growth represented by the current financial system (Johnson, 2016) hinder a deeper view of financial practices and thus services as means for the pursue of social inclusion and moral standing.

The implications of this research are that future financial inclusion efforts will be more successful to the extent that they tap into the value framework of wellbeing and promote services that are in line with the collective morality of mutual support and allow individuals to keep their money in circulation across their networks. It is by recognising the dynamics of money in creating wellbeing and finding ways to engage these in formal service development that meaningful financial inclusion will be enabled.

For instance, if the approach to financial inclusion was to take into consideration the value framework of wellbeing presented in this research, the sector would promote services with which people could establish long-term and reciprocal relationships. This might mean facilitating long-term savings and investments, and reliable services that invest back into local communities, according to the values of reciprocity and mutual support. People would identify with those services that circulate money through local investments and operate according to the value of “upliftment”, such as the case of Equity Bank in Kenya (Johnson *et al.*, 2016). As this research has partly shown, informal services such as *chamas* and formal services such as SACCOs align better to the value framework of wellbeing. Most respondents talked about their SACCO as a *chama* and had a long-term reciprocal relationship with it. The question remains as to whether the private sector will be able to make this paradigm shift and present itself as a trusted and reliable development partner for low-income people.

With this perspective in mind, this research may be a vital key to unlocking effective trajectories for financial inclusion in other countries, and highlights the need for studies that recognise the role of financial practices in living well. While the pursuit of a good life is common to all human beings, research in financial inclusion requires a qualitative and emic perspective into how local financial practices, and therefore services, fit with local understandings of living well.



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## Appendix 1: List of Respondents

The tables below present respondents by anonymised names and indicate their age, gender and the financial services used. Respondents are listed from the youngest to the eldest for each research site.

Name	Age	Gender	Financial services used
<b>Geseneno (urban Nyamira)</b>			
<b>Zack</b>	25	Male	<ul style="list-style-type: none"> <li>• Mobile money (M-Pesa)</li> </ul>
<b>Fabian</b>	26	Male	<ul style="list-style-type: none"> <li>• Mobile money (M-Pesa)</li> </ul>
<b>Paola</b>	42	Female	<ul style="list-style-type: none"> <li>• SACCO</li> <li>• Mobile money (M-Pesa)</li> </ul>
<b>Jacqueline</b>	43	Female	<ul style="list-style-type: none"> <li>• Women microfinance group (KWFT)</li> <li>• Chama</li> </ul>
<b>Henry</b>	47	Male	<ul style="list-style-type: none"> <li>• Bank account</li> </ul>
<b>Natalie</b>	50	Female	<ul style="list-style-type: none"> <li>• Bank account</li> <li>• Women microfinance group (KWFT)</li> <li>• Mobile money (M-Pesa)</li> <li>• Chama</li> </ul>
<b>Alan</b>	56	Male	<ul style="list-style-type: none"> <li>• Bank account</li> <li>• SACCO</li> <li>• Mobile money (M-Pesa)</li> <li>• Family group</li> </ul>
<b>Nyaobe (rural Nyamira)</b>			
<b>Josephine</b>	29	Female	<ul style="list-style-type: none"> <li>• Women microfinance group (KWFT)</li> <li>• Mobile money (M-Pesa)</li> <li>• Chama</li> </ul>
<b>Daniel</b>	38	Male	<ul style="list-style-type: none"> <li>• Mobile money (M-Pesa)</li> <li>• Chama with neighbours</li> <li>• Family group</li> </ul>
<b>Elisa</b>	38	Female	<ul style="list-style-type: none"> <li>• Mobile money (M-Pesa)</li> </ul>
<b>Nicholas</b>	49	Male	<ul style="list-style-type: none"> <li>• SACCO</li> <li>• Mobile money (M-Pesa)</li> </ul>
<b>Daisy</b>	51	Female	<ul style="list-style-type: none"> <li>• Bank account</li> <li>• Mobile money (M-Pesa)</li> </ul>
<b>Kate</b>	52	Female	<ul style="list-style-type: none"> <li>• Chama</li> </ul>
<b>Hilary</b>	59	Female	<ul style="list-style-type: none"> <li>• Mobile money (M-Pesa)</li> <li>• Chama</li> </ul>
<b>Noah</b>	70	Male	<ul style="list-style-type: none"> <li>• Mobile money (M-Pesa)</li> </ul>
<b>Precious</b>	71	Female	<ul style="list-style-type: none"> <li>• Chama</li> </ul>

Name	Age	Gender	Financial services used
<b>Mjini (urban Kitui)</b>			
<b>Abed</b>	19	Male	<ul style="list-style-type: none"> <li>• Bank account</li> <li>• Mobile money (M-Pesa)</li> </ul>
<b>Adam</b>	29	Male	<ul style="list-style-type: none"> <li>• Mobile money (M-Pesa)</li> <li>• Clan group</li> <li>• Chama (welfare group)</li> </ul>
<b>Yolanda</b>	32	Female	<ul style="list-style-type: none"> <li>• Mobile money</li> <li>• Saving at home</li> </ul>
<b>Thomas</b>	32	Male	<ul style="list-style-type: none"> <li>• Bank account</li> <li>• Education insurance</li> <li>• SACCO</li> <li>• Mobile money (M-Pesa)</li> <li>• <i>Chama</i> with colleagues</li> </ul>
<b>Mohid</b>	36	Male	<ul style="list-style-type: none"> <li>• Bank account</li> <li>• Business and family insurance</li> <li>• Mobile money (M-Pesa)</li> </ul>
<b>Laura</b>	49	Female	<ul style="list-style-type: none"> <li>• Bank account</li> <li>• Women microfinance group (KWFT)</li> <li>• Mobile money (M-Pesa and M-Shwari)</li> <li>• Chama with colleagues</li> <li>• Family group</li> </ul>
<b>Afsa</b>	53	Female	<ul style="list-style-type: none"> <li>• Bank account</li> <li>• Mobile money (M-Pesa and M-Shwari)</li> <li>• Chama</li> </ul>
<b>David</b>	60	Male	<ul style="list-style-type: none"> <li>• Bank account</li> <li>• Mobile money (M-Pesa)</li> </ul>
<b>Jonathan</b>	61	Male	<ul style="list-style-type: none"> <li>• Mobile money (M-Pesa)</li> <li>• Chama</li> </ul>
<b>Nguluuni (rural Kitui)</b>			
<b>Matthew</b>	20	Male	None
<b>Rachel</b>	23	Female	<ul style="list-style-type: none"> <li>• Mobile money (M-Pesa)</li> </ul>
<b>Felicity</b>	32	Female	None
<b>Carol</b>	38	Female	<ul style="list-style-type: none"> <li>• Mobile money (M-Pesa)</li> <li>• Chama</li> </ul>
<b>Upendo</b>	42	Male	<ul style="list-style-type: none"> <li>• Mobile money (M-Pesa and M-Shwari)</li> <li>• Family group</li> </ul>
<b>Mark</b>	54	Male	<ul style="list-style-type: none"> <li>• Clan group</li> <li>• Family group</li> </ul>
<b>Marta</b>	65	Female	<ul style="list-style-type: none"> <li>• SACCO</li> <li>• <i>Chama</i></li> </ul>
<b>Melanie</b>	67	Female	<ul style="list-style-type: none"> <li>• None</li> </ul>
<b>Julie</b>	69	Female	<ul style="list-style-type: none"> <li>• SACCO</li> <li>• Chama</li> </ul>